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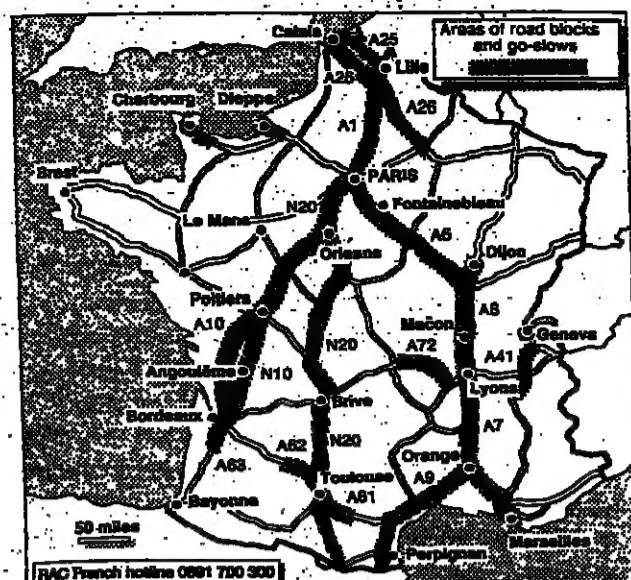
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SATURDAY JULY 4 1992

French cabinet defied as lorry blockade worsens



FROM CHARLES BREMNER
IN PARIS

THE five-day siege of France by lorry drivers was in danger of worsening still last night as the French cabinet met in emergency session. One union behind the action threatened to step up the protest and there were signs that taxi drivers in Paris will join the blockades in a further challenge to the Mitterrand administration.

The mayors of Lyons and Toulouse appealed to the government to take urgent steps to review the new driving licence system. They had no intention of challenging a law that had been passed by parliament, but "the depth of the present reactions shows that the law was applied without sufficient consultation with the lorry drivers".

Both conservative opponents of the socialist administration, they said that government bungling had led to an impasse.

Motorists running out of petrol have been trapped in Lyons, where police cleared access to one fuel depot and escorted tankers out to resupply some petrol stations.

After one fruitless round of talks

Travel information phone numbers

AA: 0836-401904
RAC: 0891-700300
Centre National d'Information
Routière: 010 33 1 45 94 35 33

with Jean-Louis Bianco, the Force Ouvrière trade union threatened last night to step up the protest action. However, the union is only one of many groups representing the drivers whose action is largely uncoordinated. Police and government prefects spent the day trying in vain to persuade local leaders to give up their blockade while a supervisory committee examines their grievances. "We've frozen the brakes and they won't move till we are ready," said one driver at Lille.

Cutting short a trip to Spain, Pierre Bérégovoy, the prime minister, vowed that there would be no change to the

new driving licence system whose launch on Wednesday provoked the hauliers into staging the biggest disruption to French traffic in recent history. The drivers say their livelihoods are threatened by the system, which cancels licences after the loss of six points for motoring offences. "The concessions have been made. It is now up to every one to assume its responsibilities before public opinion," said M Bérégovoy's office. President Mitterrand, who has kept a distance from an episode that is seen as a bungled measure, made it known that he would countenance no compromise.

However, the government's decision to back down on a rule allowing police to monitor cab data recorders for speeding offences, was taken as a

Continued on page 22, col 7
Britons undaunted, page 2
A nation trapped, page 18
Diary, page 18

Carrington's Sarajevo peace talks founder

FROM JOHN HOLLAND IN SARAJEVO AND ERNEST BECK IN BUDAPEST

HOPES of a lasting ceasefire in Sarajevo suffered a severe setback last night after five hours of talks conducted by Lord Carrington, the head of the European Community peace mission.

The lack of goodwill was emphasised by the barrage of sniper fire that greeted Lord Carrington's convoy for the final session of negotiations in the capital of Bosnia-Herzegovina. Later he announced that there had been "no progress at all" during his negotiations.

As the former secretary-general of the United Nations, Carrington's mission was to bring about a ceasefire between the warring factions of Bosnia and Herzegovina. Critics say that this would unravel

sterilised water and 3,000 military ration packs — was being unloaded from an RAF Hercules. The flight was the first of nine mercy flights during the day.

The final blow to yesterday's peace efforts came when Dr Radovan Karadzic, the leader of the Bosnian Serbs, rejected the two key demands of the Bosnian president: these were the implementation of a seven-day ceasefire before any peace talks began and the placing of all Serbian heavy armaments under United Nations control.

Lord Carrington has said that talks should proceed along the lines of eventual ethnic cantonisation of Bosnia and Herzegovina. Critics say that this would unravel

the historically tight-knit links between the three Serb, Croat and Muslim groups.

Looking drawn and tense, Alija Izetbegovic, the Bosnian president, said he would have nothing to do with any talks concerning ethnic cantonisation. "I said to Mr Carrington are they ready (the Serbs) to negotiate or fight? As I said to him we prefer to negotiate if it can lead to a free and democratic Bosnia. But we don't like to hear any talk about cantonisation."

The continued fighting has forced many Bosnians to flee to Hungary, and Budapest has decided not to impose visa restrictions on them. Although the refugees exodus is costing the cash-strapped Hungarian government up to \$20 million a day to house, feed and clothe up to 100,000 people, Peter Boross, the interior minister, said that "anyone coming to Hungary can expect humanitarian treatment". He added that priority would be given to the sick, elderly, or those with children.

In Sarajevo five mortar shells exploded only minutes before Lord Carrington arrived. The renewed violence broke out as the RAF Hercules touched down with relief supplies just after 8am, to be greeted by Raymond Hauben, a Belgian army officer.

"It's good to see you — well done the Brits," he said. Wryly hinting at France's success in landing the first aid aircraft, he added: "Suddenly everyone is enthusiastic."

People risked sniper fire to watch the food convoys make their way to distribution points in the centre of the besieged city. The supplies included powdered baby food and badly needed medicines for the city's hospitals.

Bosnian officials have been warning for the past few days that the massive aid operation was unlikely to succeed because of continued fighting throughout the country. Lord Carrington, who refused to don a flak jacket when he stepped onto the airport tarmac, made it clear that arranging a lasting ceasefire and restarting the EC brokered peace talks, now stalled for more than six weeks, were his top priority.

Additional reporting by David Fairhall

UN tactic, page 16

Matchless display by Evert

CHRIS EVERT, the former Wimbledon champion, helped to keep up the spirits of the centre court spectators as they huddled beneath umbrellas yesterday by conducting them in a sing-song. The weather forced play to be abandoned without a match started (John Goodbody writes).

People were cheered by the fact that for the first time they were eligible for a full refund or to claim a ticket for 1993. "The crowd was entertained to 'Mona Lisa' and 'Bye Bye Blackbird' by one of the service stewards — a staff sergeant with the Royal Green Jackets who is between tours of duty in Northern Ireland. There were also interviews with famous figures of the tennis world and the crowd participated in Mexican waves.

Wimbledon, pages 39, 40

Cabinet rift widens over Euro-fighter

BY PHILIP WEBSTER, CHIEF POLITICAL CORRESPONDENT

DIFFERENCES within the cabinet over the future of the European fighter aircraft moved into the open yesterday as the £20 billion project faced fresh setbacks.

Michael Heseltine backed Malcolm Rifkind, the defence secretary, in his increasingly public battle with the Treasury to save a prized weapon and a symbol of European co-operation. The loss of the project could cost up to 30,000 jobs in Britain.

But Alan Clark, defence procurement minister until April's general election and now freed from ministerial restraints, disclosed that the Treasury had always been against the aircraft. "They have always been trying to do it down," he said.

As the prime minister and Mr Rifkind prepared for a series of European meetings

to try to salvage the EFA, Treasury hostility was bolstered by the news that the Spanish government, one of the partners in the scheme, is having serious doubts about the jet's production costs.

Mr Rifkind is understood to have told the cabinet on Thursday that, despite Germany's decision to pull out this week, the three remaining partners, Britain, Spain and Italy, can go ahead without increasing their individual costs by cutting down on production lines and other expenses.

His move followed a speedy reassessment of costs within the defence ministry that began once it appeared likely that the Germans would not go ahead with the production

Continued on page 22, col 7
Portillo's plea, page 13



Lightning conductor: the centre court singing being led by Chris Evert, the former Wimbledon champion

Captives forced into death run

Old women collect roadside nettles to make into soup as warring Serb and Muslim snipers sow terror in the urban wasteland that was Sarajevo, writes Bill Frost

Smiling broadly, the young Serb fighter shouted at his Muslim prisoners above the thunder of a heavy machinegun. "You will take this garbage and pile it in no man's land. If you are shot by your own people, then so much the better," he bellowed.

As the soldier cocked his rifle, the prisoners of war picked up blankets full of rubbish and prepared for what they called the "death run". Whizzing with effort and sobbing in terror, they ran 200 yards across open ground to a rubbish dump in clear view of Muslim snipers opposite the Serb position at Lukavica, near Sarajevo airport.

Shots rang out and one of the prisoners stumbled and fell, much to the amusement of the watching Serb. The man recovered his balance, picked up his blanket and completed his journey with a limp. "I thought they got him. There is still time, though — the prisoners must do many more trips today," said the soldier.

A one-mile stretch of road separates Lukavica from the airport. Serb and Muslim snipers fire at every car,

irrespective of Red Cross markings or makeshift white flags. Bigger targets, such as trucks, attract 60mm mortar fire. An unshaven Serb militiaman told us to drive flat out and weave around if we wanted to survive. "Slow down and you will be hit. Even if you do drive fast you will probably be hit — so many guns are trained on the road," he said.

We were greeted by the first bursts of rifle fire about 500 yards down the road. Seconds later a sniper shot at the car, hitting an empty oil barrel beside the road. The driver changed down a gear and squealed round a corner, on to the airport runway, where a Norwegian air force plane carrying relief supplies was about to touch down.

Although United Nations troops have secured the airport, much of the road to the city centre — which food convoys must travel — is in the hands of Serb fighters equipped with heavy machineguns and mortars. So far they have not fired on the UN lorries, but they regularly aim for cars. Bullet-holed and

Continued on page 22, col 1

America leads the charge for electric car

BY NICK NUTTALL
TECHNOLOGY CORRESPONDENT

AN ELECTRIC car that can travel 600 miles on a single charge may soon be a reality. Engineers claimed last night they had developed a battery that might signal the end of petrol-driven vehicles. Until now, electric vehicles have been limited by the range and weight of their batteries and low power that has made acceleration sluggish. The General Motors Impact, due to go into production in two years, needs 32 lead acid batteries weighing 870lb to travel a maximum of 80 miles. The new device uses a spinning flywheel rather than chemicals to produce power. Ten flywheels, weighing 600lb, would take the same car 600 miles, the inventors claim. A tank of petrol takes most cars about 300 miles.

The electro-mechanical battery is the brainchild of Jack Bitterly, a former NASA engineer, and his son Stephen, a former physicist on the Strategic Defence Initiative, or Star Wars. Yesterday they announced that they had patented the invention and set up the company American Flywheel System of Seattle, Washington. They plan to make the battery available to car makers within a year and to produce test cars by 1994.

At the heart of the device, which is 7in high and 9in wide, are two wheels, surrounded by a magnetic field, made of materials such as graphite. The wheels' tubular spokes also contain magnets. The spin of the wheels generates electricity. Their motion is almost frictionless because they are housed in a vacuum and suspended on magnetic bearings. To charge the battery, it is

plugged into the mains, which starts the flywheels spinning. After eight hours, the wheels will have reached speeds of about 200,000 revolutions per minute and the battery can be disconnected from the mains.

Edward Furia, chief executive of the new company and a former senior official with the American government's Environmental Protection Agency, said: "It is like having a yo-yo in space: once you start it spinning it will go on for ever. What limits it is the string hitting the rim. The further and faster you drive, the slower the flywheels spin."

The idea of fly-wheel batteries is not new. The American government funded laboratories, including the Lawrence Livermore laboratories in California, after the oil crisis to develop such a device. However, the project was abandoned in 1983.

It's either for the car, the Jacuzzi or the food blender



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Births, marriages, deaths	20, 21
Crossword	19
Letters	21
Obituaries	35-40
Sport	22
Weather	22
Arts	2
Concise Crossword	16
Food and Drink	6, 7
Gardening	14
TV & radio	17, 18





Going nowhere: a mass of French tractor trailers blocking motorway toll booths north of Toulouse, leaving only one lane open to traffic

French lorry drivers' blockade: trade union threatens worse to come

Undaunted Britons head for France's giant traffic jam

By HARVEY ELLIOTT, TRAVEL CORRESPONDENT

THOUSANDS of British holidaymakers were last night preparing to join France's giant traffic jam as talks aimed at solving the lorry drivers' dispute broke down.

Motoring organisations say that the congestion and delays could get worse over the weekend. The dispute has led to at least 150 main roads being blocked throughout the country and the hauliers are threatening to intensify their action.

The Workers' Force trade union, which is organising the protest, said: "We have decided to reinforce existing roadblocks and set up new ones. This is going to get worse — our drivers are determined."

In spite of the warnings, ferries from British ports were filled almost to capacity as British drivers decided that they would somehow find a way round the blockades and manage to fill up from the many garages now rapidly running out of petrol. Ferry companies reported no mass cancellations, and are expecting a busy weekend.

Sealink said: "One or two have cancelled because they were only going to somewhere like Paris for a day or two, and simply do not have the time to mess about. But by and large, everyone is deter-

mined not to let these truckers put them off." P&O advised travellers to use "D" roads and allow more time. "A lot of people actually prefer to use these smaller roads anyway because they get to see more of France rather than just a motorway," the firm said.

For many the deter-

mination to press ahead with holiday plans arose out of advice from tour operators and travel agents that insurance covering delays would not apply to motorists.

The Association of British Insurers said: "Disinclination to travel for whatever the reason does not justify a

claim. A holiday policy covers delayed departure, but only for airlines or ferries and although many of our members have indicated that they may be prepared to extend the cover to people who may be delayed getting home, it does not mean that those who decide not to travel will get their money back."

With almost no hope of refunds, motorists felt they had little choice but to head for the rapidly worsening jams. John MacGregor, the transport secretary, said that he was "appalled at the chaos being caused to British hauliers and holiday-makers by the action of the lorry drivers in France". He was keeping in close touch with his French counterpart and pressing him to end the blockade.

The French ministry of tourism accused the media of exaggerating reports of the blockade's effects. "Only a certain number of motorways are blocked and alternative circuits are readily available on France's excellent network of national and secondary roads," it said. "There are no problems with petrol supplies off the motorways."

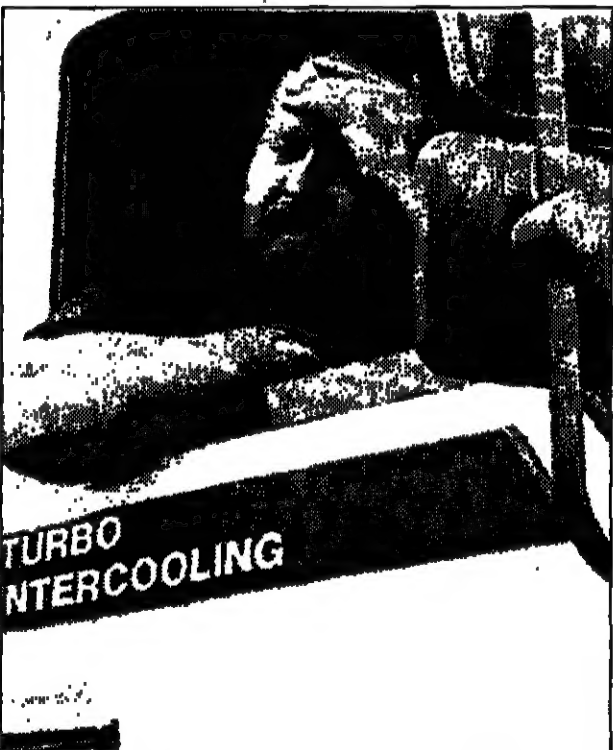
The AA and the RAC were not convinced. They set up telephone hotlines for travellers, providing a seemingly endless list of blockades and jams that they said were changing all the time.

The AA said: "All auto-routes and routes nationales are blocked or partially blocked. Some 150 roads are affected. You are certain to be seriously delayed and our advice is to keep off the main roads entirely and stick to the D roads with the help of a good map. Many petrol depots have been blocked and the fuel supply is worsening."

The RAC said that the effect of the action was "extremely volatile and haphazard" but that severe delays could be expected on almost every road in France.

The RAC hotline number is 0891-700-300. The AA number is 0836-401904.

Cabinet defied, page 1
Nation trapped and Diary, page 18



Worn out: British driver Terry Thorne at Calais

Winners and losers in game of cat and mouse

Lin Jenkins spoke to one of the British lorry drivers who escaped the arterial blockade in the heart of France

TERRY Thorne punched the air in a rare demonstration of emotion and yelled aloud as he negotiated his 46th lorry into the ferry port at Calais.

His intricate game of cat and mouse with the routiers blocking the arteries of France was over. Not many miles behind him, in spite of reports that blockades in the north had dispersed, the drivers regrouped. At the main junction between the coastal route to Belgium at Dunkirk and the south via Lille, traffic was at a standstill within seconds as an advance party of 50 lorries choked the roundabout.

Three policemen leant on their motor cycles with an air of resignation. A half-hearted request for the routiers to unblock one more approach lane was met with shouting and arm-waving, but the rogue lorries sat firm. Only a trickle of cars passed through at a snail's pace.

Stephen Davies, having arrived on holiday from Derby and bound for Austria, crawled along in the queue. His wife, in the back of the car placating two toddlers, was furious. "The AA said this part of France had been cleared," he said. Having revised his route and abandoned a planned tour of France, he wished he had acted on an earlier impulse to transfer his ferry crossing to Ostend.

The French drivers, who used their cabs' telephones to co-ordinate the disruption, promised that within two hours 150 lorries would be in place and the area gridlocked. Dunkirk, the main container port on the coast, was the target and would be virtually cut off.

At Calais a weary Mr Thorne, 34, repeatedly rubbed his eyes as he telephoned his wife from his cab to tell her he would soon be on the ferry. As both owner and driver of his rig the dispute threatened to put him on the verge of ruin.

"If I get stuck and lose a few days then I have to carry the cost. On the margins people like me work on that is impos-

sible." With a grubby finger tracing the unusual route he had taken from south of Tours, he described the tiny roads he had negotiated at dead of night. "Some of them were very narrow. I really thought I'd get completely stuck miles from anywhere." Even on those roads he'd encountered French lorries whose behaviour suggested he should not be on the move.

Mr Thorne's sympathies lay with hauliers carrying perishable goods. His own cargo of wine would only improve with age. His suspicion was that the police were assisting the French lorry drivers. They had repeatedly frustrated his attempts to use main roads that were not blocked.

"If we did this in England the police would tow us straight off the road. Shame really, I feel like doing this to the French over in England. They'd soon get cross."

As he wandered off for a long overdue shower another English lorry thundered into the car park. They were the only two when normally there were hundreds. "There won't be anyone to talk to on the ferry," he complained. But at least he would spend the weekend with his wife and two sons at home in Gloucester. "I think next week I'll go to Germany. I don't fancy this much."

On services out of Dover the latest details of hold ups were posted on a bulkhead. Tourists and drivers noted them down before plotting their route. Most heeded the advice given to stock up with food and drink in case they were caught in a jam. "You don't go to France on holiday to eat English plastic sandwiches from the ferry," one grumbled.

Lorry drivers were even more disgruntled to read another notice to the effect that British insurers had decided the dispute did not constitute a "civil commotion" and were therefore not obliged to pay claims. Their response had the passionate overtones of their counterparts across the Channel.

Malaria death starts alert

By PETER VICTOR

HOLIDAYMAKERS planning to visit Kenya's game reserves have been warned that a highly virulent strain of malaria is abroad and has already killed Richard Hughes, brother of Simon, the Liberal Democrat MP.

Mr Hughes, 57, died of plasmodium falciparum, or cerebral malaria, six weeks after he returned from a two-week honeymoon there, even though he had been inoculated before going.

Mr Hughes, a language teacher, of Dorchester, near Blandford, Dorset, died in hospital last week, even though he had no symptoms of the fever until a few days before. He was buried at a service in his parish church on Thursday.

Jenny Levin, of the London School of Tropical Medicine, said yesterday that anti-malaria drugs should be taken but that travellers should also take precautions against being bitten because "there

is a strain of drug-resistant parasite that is emerging in large numbers. Kenya is known to be a very high risk area for this. No drugs can provide 100 per cent cover."

Miss Levin said that the number of people with malaria in Britain was increasing all the time. "We had over 2,000 cases in the UK last year, and 12 deaths. One of the problems is mis-diagnosis. It is often mistaken in England for flu. In treating malaria time is everything, and a delay of 24 hours can be fatal. Anyone who feels below par, even months after returning from a risk area, must tell the doctor straight away," she said.

The death of Mr Hughes, a former head of French at Claysmore School, Twerne, at Minster in Dorset, has stunned his friends and family. Simon Hughes, MP for Southwark and Bermondsey, said: "We will wait to see the results of the inquest, but if

there are lessons to be learned I will be seeking changes in the law."

These might include blood tests at airports for people entering the UK from tropical countries, he said. "It doesn't seem possible that a person can take all the precautions and still be killed by a disease that we thought we had under control."

The news of the disease will further damage Kenya's tourism industry which operators claim is down by 50 per cent following reports of attacks on tourists by bandits.

This week a British and American woman were raped in Nairobi by men armed with machetes. Last month, two foreign tourists were murdered. A Finnish tourist was shot several times by police two weeks ago in Nairobi while she was urinating beside a road. She survived and the police later claimed that they had thought she was a lion.

NEWS IN BRIEF

Ferry dispute comes out in the wash

The European Commission yesterday dropped its charges that Sealink is breaking EC competition rules after the ferry operator apparently agreed to alter its timetable to prevent disruption to the services of rival B&I from Holyhead, in Anglesey (Tom Walker writes from Brussels).

The two companies have for years disputed berthing rights and timetables at Holyhead, where Sealink is also the harbour authority. The dispute came to a head last October, when Sealink announced a new 1992 summer timetable that would involve two of its ferries sailing past a B&I vessel loading at the B&I berth towards the mouth of the harbour.

Whenever a Sealink vessel passes a B&I vessel, the wash forces B&I to withdraw loading ramps. With the prospect of loading being disrupted twice, B&I, owned by the Irish government, went to the Commission. The competition commissioner Sir Leon Brittan gave Sealink until July 9 to amend its timetable or revert to its 1991 sailings. He said Sealink, as harbour master, had been abusing its position. Sealink took the case to the Court of Justice where the two companies yesterday reached a solution out of court.

Baby abandoned

A search was under way tonight for a young mother who abandoned her two-day-old baby daughter at a hospital. Doctors believe the mother may need medical treatment. The little girl was found by nursing staff wrapped in a sheepskin cover at St George's Hospital, Tooting, south London. Scotland Yard said the child was between two and four days old. She was wearing a piece of green material as a nappy and mittens. The baby was found near toilets at the Lanesborough Wing of St George's. She had been well cared for and was of mixed Asian and European origin. Officers from Wandsworth child protection unit have taken over the hunt for the girl's mother.

Mines families moved

Two more families were yesterday advised to leave their homes in Gunnislake, Cornwall, after the discovery of new information about a collapsed mine shaft. Last month the shaft, part of a 150-year-old copper mine, collapsed creating a 75ft deep crater in the garden of number 1 Woodland Way. The crater swallowed a shed and two telegraph poles. Tony Maycock, of Caradon District Council, said that tenants at numbers 3 and 4 Woodland Way had been offered new homes. "As a result of the further enquiries we've made I'm particularly worried about this immediate area," he said. "It's at the intersection of two shafts. It needs to be investigated thoroughly from below ground. It's too dangerous for a man to go down. We'll probably use closed circuit TV or even radar."

Cabbie saw dead girl

Lyne Rogers, the murdered teenager, looked as if she were on a blind date as she waited outside Charing Cross station, London, to meet a man who had promised her a job interview, a taxi driver told Lewes Crown Court. Thomas Reynolds said that on September 4 he was in his taxi when he noticed a young woman. "She had a beautiful head of hair, light ginger," he said. She was smartly dressed and looked nervous, then relieved when a blue Vauxhall arrived, and she got into the car. "I thought it was probably not a blind date then, because he looked far too old for her. I thought it must be somebody coming to take her to an office." Miss Rogers, 17, from Carford, southeast London, was found strangled five days later at Rotherfield, East Sussex. Wayne Scott Singleton, 36, of Crawley, West Sussex, denies murder.

School chess winners

Nottingham High School yesterday took the winner's trophy in the British Schools' Chess Championship, sponsored by The Times. It defeated Truro School at the Charing Cross Hotel, central London, by 4½ points to 1½. The individual results (with Nottingham names first) were: Stephen Joseph beat Roland Cole; James Redburn lost to Andrew Grest; Steven Maxwell drew with Jeremy Thompson; Matthew Tait beat Jonathan Davis; Geoffrey Hodgetts defeated Paul Hayes; and Philip Faulkner beat Jack Seale. In the match between the two defeated semi-finalists, the City of London School beat the Royal Grammar School, Newcastle upon Tyne, by 4½ points to 1½, to take overall third place.

Chess, Saturday Review, page 45

Pair come out of hiding



Two men who defied an IRA order to leave Ireland for alleged involvement in petty crime, emerged from almost a year in hiding yesterday. David Madigan, 20, left, and Liam Kearns, 24, right, of Newry, co. Down, had been told to leave with four other men or face death. At one point last year they took sanctuary in Newry cathedral. As they celebrated their freedom after spending 11 months at secret addresses in Northern Ireland and the Irish republic, they seemed confident that the IRA had now lifted its threat. Mr Madigan said that he had never once considered leaving in spite of the difficulties this caused for his family, because this would have meant giving in to the IRA.

Moore rift grows

The schism between the daughter of the sculptor Henry Moore and the foundation she and her father set up 15 years ago has deepened with Mary Danowski responding to suggestions made earlier this week by Sir Alan Bowness, the foundation's director, who said that the sculptor did not want her to be a trustee. In a statement she claimed the contrary saying her father, who died in 1986, regarded her as "the most appropriate custodian of his work and thoughts".

Sex attacker returns

A widow aged 89 has been sexually assaulted for the second time by a man who attacked her at her home in Coventry on St Valentine's Day. The man broke into her home in Fisher Road in the early hours of yesterday morning and committed a "serious indecent assault". The victim recognised him and the police said the offences were almost identical.

£5m crash award

A woman who suffered serious brain injuries when her boy friend's car crashed will receive agreed compensation of just under £5 million if she lives for another 30 years. The High Court approved a structured settlement giving Janice Wharmton, 32, from Leeds, a tax-free inflation-proof income for the rest of her life from annuities bought with part of a £625,000 lump sum award.

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YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP REPAYMENTS ON A MORTGAGE OR OTHER LOAN SECURED ON IT.

Man sacked by BT for chasing debts wins job fight

BY TIM JONES

BT WAS ordered yesterday to reinstate a £15,000-a-year debt collector who disobeyed orders and embarked on a personal crusade which led to the recovery of £200,000 in unpaid bills from the company's big corporate customers.

Desmond Rodrigues, 33, managed to recover £24,000 from the Inland Revenue, £70,000 from Deutsche Bank and £60,000 from an accountancy firm by hacking into computer files, an industrial tribunal in London was told. He also traced amounts due from numerous small customers over the course of several months. However, BT had decided by then that

the debts could not be recovered.

Sheila McLaughlin, BT finance manager, told the hearing: "There comes a time when debts are no longer economical to pursue. When this happens, they are waived."

The tribunal halved the compensation to which Mr Rodrigues would have been entitled to £4,800 after deciding that he had contributed to his dismissal.

Mr Rodrigues told the hearing that he knew that BT wrote off £1 million a month and had decided to embark on his own crusade to recover the money.

He admitted that his superior had refused his repeated requests for passwords to gain access into the computer data bank. Underestimated, Mr Rodrigues, of East Ham, east London, hacked into the files he needed to gain the information. He said: "I was doing it for the good of the company. I thought it was wrong that so much money was being written off. I thought I was helping my section. I believed I was doing something good. I did not think of it as being unauthorised."

Mr Rodrigues said that his job in the debt control department at BT's City of London area headquarters was to write off the bills of companies who had gone bankrupt or were in liquidation.

"We used to try to chase these customers up by a letter or a visit. But from 1988 we were told not to do any chasing up and just to write them off. We were told it was uneconomical to pursue them. My colleagues and I were writing off a million pounds a month."

The tribunal was told that BT had let the Inland Revenue off its debt because "barging executives" could not be bothered to chase it up.

Mr Rodrigues said that he telephoned one company that owed £60,000 and it told him that it would pay as soon as it received a bill. He said:

"There was no follow-up by the major accounts managers, whose sole responsibility is to chase debts of large companies. There was no follow-up by anyone from the sales department, the accounts department or the credit department."

Elizabeth Andrew, for BT, said that Mr Rodrigues had been dismissed because he had broken the company code of conduct and had breached the data protection act.

"BT felt that they simply could not trust him after what he had done," she said. "He had defied his manager's authority. He cannot see that he has done anything wrong and still cannot accept this."

Jane Mason, the tribunal chairwoman, said that BT had acted unreasonably. She told Mr Rodrigues that a dismissal warning would be placed on his record and that any other misbehaviour by him was likely to lead to his sacking.

Whaling ban stays amid protests

BY DAVID YOUNG

THE world ban on whaling is to remain in force for at least another year. The International Whaling Commission decided in Glasgow yesterday to continue its moratorium, amid complaints from Japan and Norway that the commission was no longer able to regulate the industry because of pressure from anti-whaling interests.

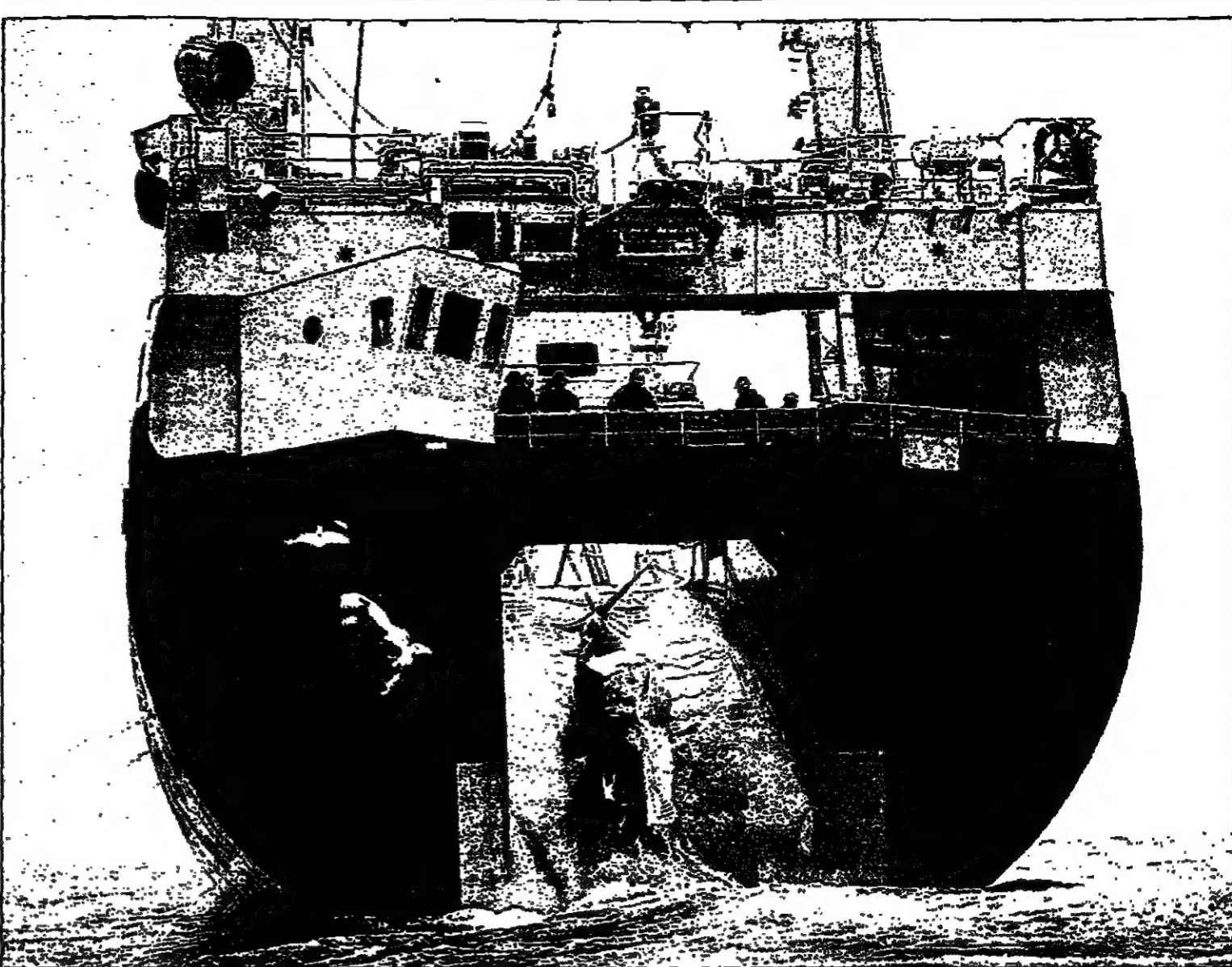
Japan has said that it is considering setting up its own organisation which could eventually administer whaling in the Pacific. Norway said that, in the coming year, it would "carefully ponder" whether it should follow Iceland and leave the commission.

Norway and Iceland have already said that they will form the North Atlantic Marine Mammals Commission. Norway intends to start commercial whaling some time next year.

Japan and Norway will attempt to put as much pressure as possible on the commission and other member nations over the next year to seek scientific data to prove that commercial hunting of some species can be carried out without causing any threat to their long-term survival. They will continue to hunt limited numbers of minke whales for "scientific research".

Nations led by Britain, the United States and France decided that the scientific programme designed to show that commercial whaling could be reintroduced needed further work. A new report is expected to be prepared for next year's meeting in Tokyo.

As the meeting ended, dozens of pilot whales were killed on the Faroe Islands, Denmark, which governs the Faroes, has refused to impose restrictions on pilot whale hunting.



Hauled in: a Greenpeace photograph showing a Japanese factory ship pulling a whale up its slipway off Antarctica earlier this year

Conference asserts authority over rebels

THE IWC meeting was held in Glasgow at the government's invitation. The Japanese pro-whaling delegation have been saying the city provided much of the engineering expertise in the last century to ensure the development of whaling.

By choosing Glasgow, the IWC put the conference into the public arena. Past conferences have been held in countries such as Norway where anti-whaling protesters have been closely controlled and kept away from the delegates. In Glasgow,

delegates from pro-whaling nations have been face-to-face with those who dislike their activities.

The opening speech by John Gummer, Britain's agriculture and fisheries minister, also set the tone. His remarks found favour with those who regard whaling as an emotive issue.

The atmosphere he helped create has concentrated the minds of the IWC and there are many of its delegates, pro-and anti-whaling alike, who will leave Glasgow this weekend satisfied that as an

Countries which step out of line know they face international censure, says David Young

organisation the IWC has emerged intact and probably strengthened.

Norway rocked the IWC to its foundations on Monday by announcing that it would unilaterally re-start whaling next year despite the IWC

moratorium in force since 1986 and Iceland's resignation and announcement that it too may restart whaling was also a blow.

But by the end of the week's discussions manoeuvring by nations such as Britain, the United States, France and Australia has reassured the scientific authority of the IWC. Norway knows it risks trade sanctions, and possible United Nations action.

James Martin-Jones, World Wide Fund for Nature spokesman, said yes-

terday: "The IWC remains the only international body which can regulate whaling. It has proved that today and any country that tries to leave and says that it is entitled to start whaling outside it is on the wrong track and will be subject to a barrage of international criticism."

Next year's IWC meeting in Tokyo will attempt to define more precisely how many whales of each species there are and in which waters so that a formula to allow limited commercial whaling could continue.

Blind boy home after operation

NICHOLAS Killen, 6, left hospital yesterday, 24 hours after an operation which saved his life but cost him his sight. He told his mother: "I cannot see you but I know you are here."

His last sight before he underwent surgery at St Bartholomew's Hospital, central London, was the faces of his mother and father, Susan and John, from Saltaire, near Bradford, who were allowed to be with him.

Last night he was back home with his four sisters and two brothers. He told his mother: "It's like you have disappeared. I can't see you, I can't see anything. I don't like not being able to see. I used to love watching the moon and wishing on the stars. I used to like fishing and boat trips at the seaside, but now I might fall into the sea." His mother cuddled him and said: "You won't, because we'll always go with you."

Mrs Killen said that her son was brave and she was proud of him. She said that there was no alternative to the operation and she advised other mothers in similar situations to do the same thing. "You have got to confront it. I've still got my boy here. I'm going to ensure he'll do virtually everything he did before."

Nicholas suffered from retinoblastoma, a rare form of cancer of the retina. Three years ago he had his left eye removed. Doctors did their utmost to save his right eye but the treatment failed. In order to save his life, they had to operate to remove the tumour, a procedure they knew would blind him.

THE SUNDAY TIMES

Diana: her true story

The proposal took place in the nursery at Windsor Castle. At first Diana broke into a fit of giggles. Charles was deadly serious, reminding



her that one day she would be queen. Diana found herself accepting and telling him repeatedly how much she loved him. "Whatever love means," he replied...

Part 5 of Andrew Morton's authoritative biography of the Princess of Wales - in The Sunday Times tomorrow

Fire crews stoned by mob of youths

BY RONALD FAIR

FIREMEN were attacked with stones and missiles by a mob of youths at a carpet warehouse fire in Salford, Greater Manchester, early yesterday. The Fire Brigades Union in Manchester accused them of starting the fire and hazing crews to where they could be attacked.

Masked youths attacked a security guard, damaged parked vehicles and set fire to buildings on the edge of the Ordsall housing estate. Police in riot gear were called. The guard was treated in hospital for a broken elbow and extensive bruising. No firemen or police officers were injured and nobody was arrested.

Roger Lingard, secretary of the FBU in Manchester, said that 26 attacks on the city's firemen answering emergency calls had been reported since last December. Stones, petrol bombs and bricks had been thrown at firemen and fire stations. Knives had been brandished and airgun pellets fired at officers. In Bradford, Greater Manchester, children tried to slash through hoses and firemen were regularly insulted when they went to fight fires.

Mr Lingard said: "It is beyond understanding. Our members are actually risking their lives to put out fires and what they get in return from these yobs is abuse and assaults. What can you think if a fireman goes to a fire in a high rise flat to find someone there dropping television sets, bricks and missiles on them?"

The FBU has begun a campaign to underline the independence of the fire service from the police. Mr Lingard said that fire officers were grateful for protection given by police when they came under attack, but groups bent on anarchy simply bracketed firemen with the forces of law and order. The union had tried to explain the neutrality of the fire service to such organisations as Class War, but without success.

'Too big' school helper loses job

BY JOHN O'LEARY, EDUCATION CORRESPONDENT

A CRASH diet was not enough to save the job of an 18-stone special needs assistant in a Hampshire primary school, although her size proved to be no bar to serving school meals.

Anne Wallace, who has worked for five years at Bramley primary school, near Basingstoke, claimed yesterday that she had been told she was too big to work in a classroom.

Her contract will not be renewed for the new school year, although she has been told that she can continue as a dinner lady. Mrs Wallace had been tutoring a boy who is moving on to a senior school, but expected to have another pupil assigned to her in September. Instead, Geoff Vince, the headmaster, told her she would have to apply for another post.

"When I asked if there was another job I could do, Mr Vince told me there wasn't because I was too big to work in the classroom," Mrs Wal-

lace said. "I even went on a crash diet. I've always been overweight but I'm not infirm. I've got six children to prove that."

Mr Vince said: "Mrs Wallace was not dismissed from her post or refused a new contract because she was overweight. I said she would not be considered for another classroom job because of her size but that has nothing to do with her contract not being renewed."

Neither the school nor Hampshire education authority would comment further on the case yesterday. A council spokesman said: "We never discuss individual cases. Like most companies, we would offer employees advice on their health, but we have no policies on the weight of our staff."

Mrs Wallace, who gave her services free for two years before being employed at the school, said that she would not be taking up the offer of work as a meals assistant.

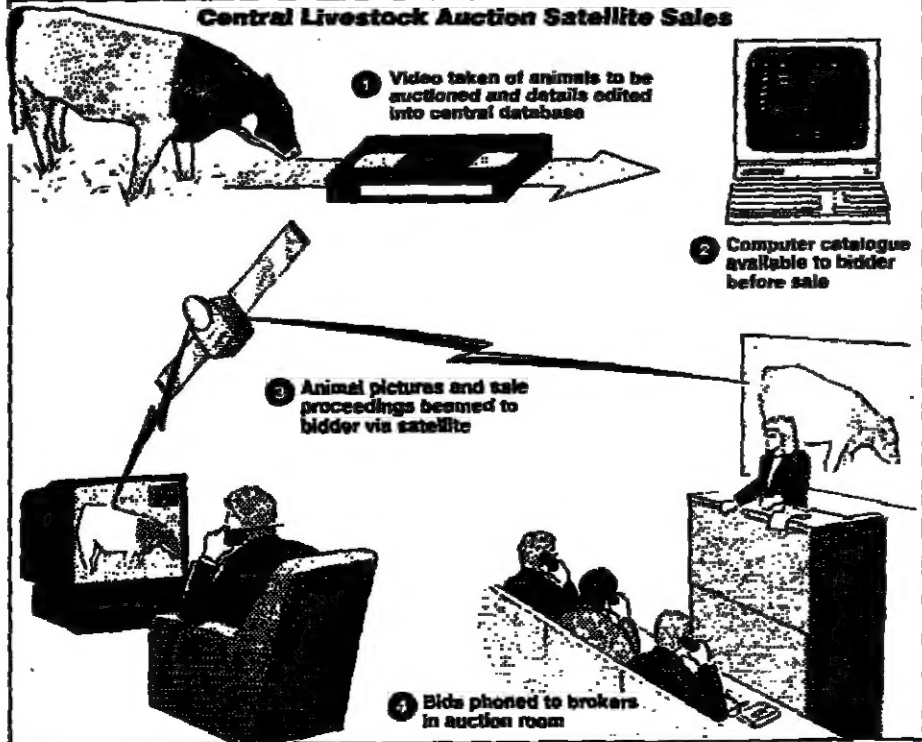
Satellite TV zooms in on cattle markets

High-technology could make a farming tradition just a memory, reports Michael Hornsby

CATTLE markets, one of the traditional features of the British farming scene, may soon survive only in old paintings or films of Thomas Hardy novels if a new scheme for conducting livestock auctions by satellite broadcast proves a success.

Six of Britain's biggest farmers' co-operatives and 12 leading auction houses will take part in the first sale, planned for October 6. A mock auction will be on display for five days from tomorrow at the Royal Show, farming's annual showcase, at Stoneleigh, Warwickshire. The new method would mean farmers, abattoir owners and others wishing to buy or sell cattle experiencing the conditions of a live sale without leaving their offices or moving animals from their farms, says the company behind the innovation.

David Jones, managing director of the Newline Group, based in Newton Abbot, Devon, said: "It is a cheaper and more efficient way of holding



auctions and much kinder to the animals as the farmer will not have to trundle them from market to market looking for a buyer."

Over the next few months auctioneers will visit farms all over Britain to take video pictures of animals intended

for sale. These will be edited to form an electronic sales catalogue and details of the animals will be entered into a central computer data base at Newton Abbot.

Potential buyers will be able to ask the computer to search for animals of a particular breed and weight for sale in, say, a 200-mile radius of York. The computer will give the buyer all the data on the animals and their lot numbers. On the eve of the sale he will get a video cassette with pictures of the animals which he can examine

at leisure," Mr Jones said.

The sales room will be the television studio of the University of Plymouth's satellite projects department. Full-colour video pictures of animals and sale proceedings will be beamed live to would-be buyers via the European Space Agency's Olympus communications satellite 23,000 miles up in space. All the buyer needs is a satellite dish such as those used to receive commercial television, costing about £500.

"When the buyer sees a lot he wants, he goes straight through on auto-dial to one of a score of brokers manning a bank of telephones in the sale room who will bid on his behalf. The buyer will actually see the broker raise his finger and the price will flash up on the screen. Rival bids will then come in," Mr Jones said. "Eventually we could hold Europe-wide auctions."

Mark Miller, an auctioneer of Bicester, Oxfordshire, who will take part in the scheme, said he had been sceptical. "But the pictures are so good that a buyer can grade the animal with great accuracy," Stephen Clark, chairman of the Association of British Livestock Auctioneers, said there would always be a place for live markets where buyers could see and handle the animals.

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Anti-nazi groups vow to disrupt Hitler apologist's meeting

BY LOUISE HIDALGO

ANTI-FASCIST campaigners have pledged to disrupt a secret seminar by David Irving, the historian whose apologist views on Hitler have made him a hero of European neo-Nazi movements.

The seminar, to be held somewhere in central London and purportedly aiming to expose the "holocaust myth", has already provoked protests from Jewish and anti-Nazi groups. Yesterday about 300 Jews, including survivors of the concentration camps whose existence Mr Irving has sought to discredit, demonstrated outside his home in London. A further 1,000 protesters are expected to gather there today.

The Campaign against Fascism in Europe, the main organiser of today's protest, said that the group had received details of the meeting-point for the seminar and would attempt to prevent it from going ahead. "We do not want to cause trouble, but we want to stop what we believe to be an event inspired by fascist sympathies."

The Board of Deputies of British Jews wrote to the home secretary last week, asking that Kirk D Lyons, a

Texas lawyer due to speak at the seminar, be refused permission to enter Britain because his presence might incite racial hatred. He has defended Ku-Klux-Klan members and the leading Holocaust revisionist Fred Leuchter. The request was turned down.

People wishing to attend the seminar, which has been advertised in *British Nationalist*, the British National Party newspaper, are to be sent to a "redirection point", from where they will be given details of the venue. The party, which is supporting the event, said: "Secrecy is essential for the seminar to go ahead."

A seminar organised by Mr Irving last autumn ended in uproar when police detained the main speaker, Mr Leuchter, who had entered the country illegally after having an exclusion order issued against him by the Home Office.

Mr Irving was not available for comment yesterday. He was expected to return to Britain from Moscow, where he had been examining the newly unearthed diaries of Joseph Goebbels, Hitler's propaganda minister. He has

been commissioned by *The Sunday Times* to help to serialise the diaries.

Demonstrators at yesterday's protest outside Mr Irving's home expressed concern that he should be involved in the deciphering of the diaries. "There is every reason to publish the diaries, but Mr Irving has a history of selective publication to uphold his own particular view of what happened during that period. In our view, he is not the right person to do it," Mike Whine, of the Board of Deputies of British Jews, said.

The protest passed without incident. One protester, Victor Greenberg, who saw his parents and two brothers die at Auschwitz, said: "I saw with my own eyes people arrive each day and be taken to the gas chamber. I saw the corpses and the smoke from the crematorium and smell the burning flesh. I do not know how anyone can deny it happened."



Bringing the message home: protesters from the Jewish Free School, Camden, outside David Irving's house in London yesterday

Goebbels diaries may yield secrets

Daniel Johnson believes that a Moscow discovery could throw light on the Nazi rise to power and the Final Solution

THERE is no doubt that Joseph Goebbels kept comprehensive diaries from 1924 until his death in 1945 and most of them have already been published. Hitler's minister for propaganda saw himself as the principal chronicler of the Third Reich, and he had an exalted notion of the diaries' literary and historical merit.

What may prove to be the only known complete copy of the diaries, which run to some 50,000 pages, were yesterday reported to have been discovered in the Central Government Archive in Moscow. It is assumed that this copy was recovered by Soviet forces and taken to Moscow soon after Goebbels's suicide and the German surrender in 1945, where it has been kept ever since, but the new material's authenticity will take months of painstaking transcription and analysis to establish.

The work is being led by Elke Fröhlich, editor-in-chief of the first scholarly edition of the diaries, published in 1987 under the aegis of the Munich Institute of Contemporary History by K. G. Saur Verlag, Munich. Four volumes, covering 1924-41, have so far appeared; another six were planned, and the new discoveries may necessitate further volumes. Other scholars, including David Irving, also have access to the documents and the *Sunday Times* plans to publish extracts.

Historians had known of the existence of the photographic plates now thought to have been found in Moscow in 92 boxes ever since one of the Nazi propaganda minister's secretaries, Richard Otte, described how on Goebbels' orders he began preparing a microfiche copy of the diaries in November 1944.

Otte claimed to have buried the copy, sealed in aluminium cases, on his master's orders, but Dr Fröhlich doubts this part of his testimony. The ultimate fate of this copy after the Soviet occupation remained unclear, though fragments of the original manuscript and typescript were found in the ruins of Hitler's bunker and in the propaganda ministry. It is quite possible that the microfiche copy ordered by Goebbels is the one that has surfaced in Moscow.

Since 1945 various sections of the diaries have emerged in mysterious circumstances via East Berlin, although publication was hindered by disputes over the copyright. Only in 1986 did the Munich Institute gain access to the East German archive, where researchers were able to copy Soviet microfilms of some 20,000 pages of the diaries. These formed the basis of the present edition and its gaps may now be filled by the Moscow copy.

The unpublished fragments of the diaries are unlikely to cause history to be rewritten. If significant gaps in the published diaries, covering events such as the Röhm putsch of 1934 and the Munich conference of 1938, can now be closed, the diaries will become an even more useful historical source.

Historians will be hoping for new light on the struggle for power among the Nazi leadership, the July Plot in 1944, and above all the genesis and execution of the Final Solution.

But the diaries must be used with caution. In 1934, Goebbels published a slightly edited version. The wartime diaries in particular take on the character of propaganda rather than that of a private record.

Anti-Semitism found to be increasing

BY LIN JENKINS

ANTI-SEMITISM is on the rise in parts of the world, particularly in Russia, Japan and the Arab countries, according to a report by the Institute of Jewish Affairs.

The institute has examined more than 50 countries to form an assessment of anti-Semitism that will help it to monitor changes in the future. Anthony Lerman, director of the institute, said that the study found a marked worsening of the anti-Semitic climate in many countries.

The study discovered an anti-Semitic taboo on anti-Semitism in public life that had held in Western democracies since the second world war. It cited those successful in elections, such as Jean-Marie Le Pen in France and David Duke in America, as making things disguised references about the Jews.

Evidence gathered from the emerging democracies of

Eastern Europe suggested that the use of anti-Semitism in political campaigning had been blatant. Extreme nationalists tended to revere past leaders and movements that supported Hitler's aims. The report said: "This state of affairs creates a breeding ground for present day anti-Semitism, and democracy itself is put at risk."

Although the study was not a comparative one, the report singled out Japan as the advanced industrial country where anti-Semitism had most respectability. Anti-Semitism was growing fastest in Russia, and increases were found among Islamic fundamentalist groups in countries as far apart as Sweden and the Arab states.

Anti-Semitism World Report 1992 (Institute of Jewish Affairs, 11 Hereford Street, London W1Y 7DX; £10)

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BALI AND JAKARTA EFFECTIVE NOVEMBER 1992

W E G O F U R T H E R

Pitchford Hall, a victim of the Lloyd's losses, stands in danger of being separated from its historical family contents

Hammer poised over 500 years of heritage

THIRTY days remain to save Pitchford Hall for the nation. If the Shropshire house, which is already on the market, is not rescued before August 1, instructions will be given for its contents, representing 500 years of family history, to be auctioned by Christie's on the premises on September 28-30.

The immediate cause is losses on Lloyd's underwriters by the Colthurst family, the more poignant because Oliver and Caroline Colthurst are the latest of three generations to put heart and soul into keeping Pitchford together. The half-timbered building near Shrewsbury is the essence of the landscape in which Shakespeare grew up, a house which passing centuries have only improved, including the latest repairs under English Heritage.

On the approach to Pitchford along narrow by-roads, with a distant view of the Welsh hills, it is easy to understand why, in 1940, it was one of three country houses chosen as safe retreats for the

Marcus Binney suggests how a leading country house up for sale may be saved for the nation

royal family in the event of a German invasion.

Horace Walpole observed that "old houses lie low", and Pitchford and its gardens shelter idyllically beneath the lee of a hill. A medieval hall stood there when Thomas Ozley, a Shrewsbury wool merchant, bought the estate in 1473.

His grandson added two wings to form a south-facing courtyard. The work was evidently started in 1549, when John Sandford, the leading Shrewsbury carpenter of the time, took up residence nearby to supervise the work. The difference is easy to spot: the original west wing is built of closely set vertical timbers; Sandford's wings are a dazzling display of diamond and herring-bone work as boldly

abstract as a piece of 1960s kinetic art. What Robert Adam called "movement" in architecture is the key to the design. Jetted first floors, coved cornices and numerous gables and polygonal chimneys vary the silhouette.

The fifteenth and sixteenth centuries were high points of domestic architecture, producing buildings that are more truly English than almost any that came after them. Pitchford is tangible evidence that black and white buildings are not simply quaint, but examples of craftsmanship of the highest order.

The romance of the place was well understood by the architects who worked here in later centuries. The first was Thomas Farnolls Pritchard, who introduced Georgian sliding sash windows but made no attempt to conceal the half-timbering. He built a black and white treehouse with rococo Gothic plasterwork, believed to be the oldest surviving in Europe, and perhaps in the world, unless



Essay in black and white: half-timbered Pitchford Hall, Shropshire, "the essence of the landscape in which Shakespeare grew up"

there is an older one in China.

In the 1880s George Devey carried out a remodelling as subtle and sensitive as his work at Melbury House, Dorset. Devey turned the house round, making the north front the entrance and re-

modelling the seventeenth and eighteenth century service wings to resemble the Elizabethan work. But he created a seamless house, and the recent repairs under the architect Andrew Arrol have continued in the same spirit.

You will not see an old stone roof more beautifully relaid and there is no didactic attempt to make the new timbers stand out sharply from the old.

Because of the leaded lights reintroduced by Devey, the

paneled interior is strongly atmospheric and undisturbed by bright modern fabrics or other intrusion. The contents span the centuries and include a fine series of family portraits, good furniture, a mass of porcelain, enriched first by descent to the Liverpools and then by marriage to the Rosberys.

Now that Pitchford is for sale for the first time in 500 years, the National Trust is trying to save the house. The Colthursts have offered Pitchford and 76 acres as a gift if £1.8 million can be found for the contents, which will be topped up by the tax rebate that is given on sales to the nation. The trust is looking for substantially more than £10 million to repair and endow the property. This comes in a year when the National Heritage Memorial Fund has exhausted its resources in saving another important house, Chastleton in Oxfordshire.

When the heritage fund was created, the government said that extra funds could be made available to save great houses. This pledge was honoured with the £25 million granted in 1985 for Kedleston Hall, Derbyshire, Nosell Priory, West Yorkshire, and Belton House, Lin-

colnshire. The pledge was made in recognition of the fact that the previous Land Fund, from which the heritage fund was created, had been set up in 1946 as the nation's war memorial, with £50 million from surplus war supplies.

Nonetheless, if the trust figures are more than David Mellor, the heritage minister, feels he can countenance, there is a considerably cheaper alternative: Pitchford could go to English Heritage. It could justifiably take great pride in the house. The £220,000 so far spent in repair grants have provided outstanding value, and the further grant of £95,000, which had been offered for the service wing shows that the figures are not impossibly large.

English Heritage is fully stretched and would need to allow for any additional costs, but the total should be within £3 million. Pitchford is the first challenge for the three new figures presiding over Heritage, Mr Mellor, Lord Rothschild and Jocelyn Stevens. If they cannot find a solution between them, August 1 will be a black day.

The author is chairman of SAVE Britain's Heritage.

Beggars can't be choosers. Nor, it seems, can most building society customers.

When a building society ties itself to one particular insurance company, it is only ever able to offer its customers a choice of pension or investment products from that one company. Bradford & Bingley is the only one of the top ten that isn't tied in this way, so it's the only one able to choose from any insurance company.

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SIMPLY A BETTER CHOICE.

Reflector alerts dolphins to fishing net

BY PAUL WILKINSON

SCIENTISTS believe they will soon be able to save the thousands of dolphins that are estimated to die each year when they become tangled in fishing nets. A simple plastic reflector, the shape and size of a hen's egg and costing only a few pence, has been discovered to have the right "sonar signature" to alert the dolphins to the presence of nets.

After four years of experiments, David Goodson, a sonar specialist at Loughborough University's engineering department, is ready to test his theory with a full-scale marine trial. An appeal for the £150,000 needed to continue the research was launched recently by David Bellamy, the biologist and broadcaster.

Two weeks ago, Mr Goodson completed a small scale trial with a 200-metre net off the Cornish coast and yesterday Mr Goodson used the dolphin pool at Flamingo Land Zoo, North Yorkshire, to conduct final tests. He said that work was still needed on dealing with the problems of attaching the reflectors to the net and seeing how shipboard handling equipment would cope with them.

A drift net forms a curtain in the water, sometimes many miles long and stretching several metres below the surface. At present the mesh is invisible to the dolphin's sonar. The reflectors, which would be strung all over the net, would indicate the barrier ahead. Mr Goodson's research suggests that gaps about ten metres wide should be left at intervals in the net so that dolphins can pass through.

He said that his work had been welcomed by fishermen. He had found little evidence that dolphins became scared because they were feeding on fish already caught in the nets.

"Fishermen have told me the cost of fitting these floats to their nets is not prohibitive and they would be prepared to do it," he said. "It would be economic for them to do so, compared with the cost of lost time and damage to nets from clearing trapped dolphins."

Depressed mother killed baby

A severely depressed woman who shot dead her baby son and husband was ordered yesterday to be detained indefinitely in a mental hospital.

Daphne Perwee, 37, had admitted culpable homicide. Edinburgh High Court was told that Perwee, of Kincardine O'Neil, Grampian, was suffering from a severe psychotic illness at the time.

The court was told that on the evening of the killings, last March, Roger Perwee, her husband, 46, was ill and had gone to bed early. She put her three-month-old son, Henry, in the same room. Later she went upstairs and shot them. She said that she could not cope with a sick husband and a baby.

Sheep crash

A lorry driver and 150 lambs were killed when a triple-decker stock lorry overturned on the M4 at Newport, Gwent. The driver, a woman aged 23, died instantly. A passenger suffered minor injuries.

Locked in

Janina Dimmock, 32, of Hitchin, Hertfordshire, has been promised compensation and an apology by British Rail after being locked in an empty train that had been shunted into a siding.

Dolls stolen

A woman in her late sixties from Southend, Essex, was bound and gagged by two men who stole her porcelain doll collection, worth about £13,000.

Off course

Two "Danish merchant" seamen who strayed at Dartmouth, Devon, to join their supercargo were told that they should have been in Dartmouth, Canada.

Wogan plea

Civic leaders in Limerick are appealing for funds to build statues to two of the city's favourite sons, the broadcaster Paddy Wogan and the actor Richard Harris.

Alcohol and gambling to be allowed on church premises

Methodists relax drink ban

BY RUTH GLEDHILL, RELIGION CORRESPONDENT

METHODISTS relaxed their strict, century-old stance on drinking and gambling yesterday, in spite of anger and protests from some traditionalists and evangelicals.

Individual Methodists have never been banned from placing a bet or drinking alcohol, but, on Methodist premises, even tombolas have been prohibited for more than a century, as has the sale of drink. These activities will now be allowed, providing that church trustees agree.

The Methodist Conference, in Newcastle upon Tyne, agreed to the relaxation of the ban on drink sales after a call from Southlands College, south London, which is part of the Rockingham Institute of Higher Education.

The conference was told that students at Southlands were already allowed to drink alcohol in their rooms and that the college held an annual alcohol awareness week.

After the debate, Justin Johnson, president of the students' union, said: "This is something we have been pushing for for a long time. We hope the bar will open in September or October. I

won't be having a celebration drink myself because I don't drink much, but I'm sure some will."

The gambling debate aroused fierce passions at the conference. One representative left the hall in protest when he denied the chance to speak because of lack of time. The two-thirds majority needed was gained by a narrow margin after the debate.

Although Methodists will now be allowed to roll a penny and spin a Wheel of Fortune, any gambling will be subject to stringent restrictions. The sum spent on prizes must not exceed £50, there can be no cash prizes, the sale of tickets and the result must take place at the event and the lottery must not be a "substantial inducement" to attend.

Methodists and their Bands of Hope were in the fore of the pledge-signing and teetotal campaigns of the last century. Social action has always been one of the main features of Methodism.

However, John Wesley, the leading founder of Methodism, drank moderately and did not believe that others

should be banned from drinking, playing cards or gambling. In correspondence on the subject of state lotteries he wrote: "I never bought a lottery ticket myself, but I blame not those who do."

Sarah Cook, a representative from East Anglia, told the conference that restrictive attitudes had reduced the church's chance of growth. "I do not advocate a dog track in the Methodist hall or a fruit machine in the vestry. We are talking about raffles and beetle drives, not poker and roulette."

The Rev Brian Duckworth, general secretary of the social responsibility division, said that people found the Methodist ban risible. "People smile at our position rather than thinking about it and facing the logical implications," he said.

The conference heard from a former bookmaker, who supported the relaxation on gambling. Steven Prosser, whose family once owned three betting shops in Cornwall, and who is training to be a lay preacher, said: "I do not expect Methodists will share their buildings with Lad-

broke's or Coral." He said afterwards: "I am against major, compulsive gambling. But I do not believe the odd Methodist raffle will corrupt the nation. I believe people are born with an addiction, whether it is alcoholism or gambling."

Opponents included the Rev John Trevena, of Sheffield, who asked who would decide between what was serious and what was minor gambling. "I am concerned about the way this report will be heard by the small minority in our churches for whom gambling is a powerful compulsion."

Ruth Dale, of York and Hull, said: "As a church we must not encourage gambling. Who can tell whether buying one harmless raffle ticket will set someone on the road to gambling addiction?"

Jo Neilson, of southeast London, said that he had witnessed the misery caused by gambling in his work as a prison chaplain. "I know first hand the stories of the people who are there for gambling and other reasons. I know also the distress it has caused their families."

Airline sheds staff to cut costs

BY HARVEY ELLIOTT, AIR CORRESPONDENT

BRITISH Midland Airways, one of Britain's most tightly financed airlines, is to shed staff to try to cut costs by a further 10 per cent. The cuts, which have yet to be discussed with staff, will be applied to all departments and be in place by October.

Sir Michael Bishop, chairman, yesterday blamed falling numbers of domestic passengers, and the need to compete with British Airways and to plan for long and potentially costly legal battles to open up new routes in Europe.

Sir Michael said: "We have been running scheduled services for almost 30 years and have survived such people as Harold Gurne (British Eagle), Sir Freddie Laker (Laker Airways), Harry Goodman (Air Europe) and Sir Adam Thomson (British Caledonian). I have told the staff that we have no prescriptive right to remain in business ourselves if we don't make the right decisions at the right time."

"There is no sign of a recovery in the UK economy and in order to compete we must remain the smartest kid on the block."

British Midland has expanded rapidly over the last five years and by next year more than half its income will come from its European services. However, passenger numbers on some domestic routes have fallen by 25 per cent in the last six months and domestic services overall are down five per cent.

British Airways announced details of changes to regional services which, it hopes, will save more than £8 million a year. Three separate operating subsidiaries will be set up. The Birmingham base will operate 13 aircraft making 400 flights a week to 17 cities. Manchester will operate ten planes on 270 flights to 18 cities, and Glasgow a new £19 million fleet of 13 ATPs will operate 100 services a day.

Most unions have accepted the deal, although cabin crew, who face a pay cut, have rejected it and, after a series of court hearings, are balloting their members on possible strike action.



Variety act: Simon Hickmott pollinating a purple aztec runner bean

Vegetable 'library' sows the seeds of rebellion

RED Russian kale, lazy housewife bean, bronze arrow lettuce and bulbous-rooted chervil are among the rare vegetables being saved from extinction in a "seed library" in Warwickshire.

The aim is to disseminate seeds outlawed under European Community and national legislation banning the sale of unregistered varieties. Conservationists are worried that the legislation, intended to ensure seed uniformity and authenticity, is destroying genetic diversity.

"Keeping a seed on the register costs about £400 a year, which is more than

Michael Hornsby reports on how a loophole in the law has saved the lazy housewife bean from extinction

small growers can earn from sales of the rarer varieties," said Simon Hickmott, a horticulturalist with the Heritage Seed Programme at the Henry Doubleday Research Association at Ryton Gardens, near Coventry. "So they dispense with that variety."

There are 1,973 open-pollinated vegetable varieties, which form the basic genetic stock, on approved lists but this is not the embarrassment of riches that it might seem. More than half these varieties are available only from one supplier and 85 per cent from fewer than five. Once a seed is no longer registered, its sale becomes illegal and can be punished by a fine of up to £2,000.

To get round this legal obstacle, the seed programme set up a club last December which the public can join by paying a subscription of up to £12 a year. Subscribers have free access to the cen-

tre's collection of some 300 outlawed seeds and can grow their own vegetables from them. About 500 people have subscribed so far. Jeremy Cherris, head of the programme's head of genetic resources, said: "It is only selling the seeds that is illegal. Trading them as we do, and selling the produce, is perfectly within the law."

Commercial vegetable varieties sold in supermarkets are bred for responsiveness to fertilisers, uniformity of appearance, long shelf-life and resistance to bruising, rather than for flavour or nutritional value. Horticulturalists at Ryton say that the older varieties taste better, need less fertiliser and are more resistant to pests and disease.

The laws regulating the sale of vegetable seeds have driven hundreds of old varieties from the catalogues over the past three decades and killed off scores of small local businesses. The market is now dominated by a few multinational companies.

Details of the seed scheme are available from the Henry Doubleday Research Association, Ryton Gardens, Ryton on Dunsmore, Coventry CV8 3LG.



Saved: the roots of the bulbous-rooted chervil

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BRITISH AIRWAYS

Hay fever spreads as pollen levels soar

BY JEREMY LAURANCE, HEALTH SERVICES CORRESPONDENT

BRITAIN is experiencing the worst hay fever season for more than a decade as pollen counts across the country have reached record highs.

The hottest, driest June since 1976 sent pollen counts soaring. People who have not previously suffered have found themselves sneezing and sniffling and doctors have reported an increase in patients seeking help.

Records for pollen counts have been tumbling. Anything over 50 grains of pollen per cubic metre of air — the average necessary to induce symptoms of sore eyes and running nose in hay fever sufferers — is considered high. In Cardiff, a level of 1,100 grains was recorded on June 14, the highest since records began 30 years ago.

"That is almost certainly typical of the levels experienced over wide areas of the country this year where we do not have monitoring stations," said Jean Emberlin, director of the pollen research unit at the University of North London. "I would expect the level in rural areas where there are a lot of hedge-

rows and uncut pastures to have been much higher."

Derby recorded its highest total pollen count for June since 1976, with a level of 287 grains on June 6 and a count of over 50 on more than half the days in the month. On the Isle of Wight the count reached a high of 372, and almost four days out of five registering over 50.

In London, where there are few local sources of grass, counts were lower, with one in four days in June registering over 50. However, urban pollution, especially from car exhausts, accentuates the effects of pollen by irritating the lining of the nose and throat, making it more susceptible to allergens. Pollutants in the atmosphere also coat the pollen grains increasing their irritant effect.

"It makes them very nasty things to be breathing in," Dr Emberlin said. "Throughout June we have had reports from many allergy clinics and GPs that they are seeing far more patients with hay fever and patients are coming in with far worse symptoms." Britain has suffered more

than the rest of Europe this year, a reverse of the usual pattern. Bad weather in the Mediterranean has kept pollen counts low.

The wet weather this week-end has eased the situation for hay fever sufferers but drier weather is expected next week and pollen counts are likely to rise again.

"The problem is that people become more sensitive as the season goes on," Dr Emberlin said. "Although pollen counts are likely to be lower this month, sufferers are liable to have more symptoms. They should continue taking their medication." The grass pollen season, which affects most sufferers, is expected to last for another three weeks. People with hay fever are advised to stay away from fields and hedgerows and make for the beach or the hills, where the air is clearer.

The wet weather, though offering temporary relief to hay fever sufferers, may make things worse for others. The rising level of fungal spores in the atmosphere is expected to cause an outbreak of wheezing among asthmatics.



Head to head: Mark Hewick holding a Madagascar chameleon, one of the creatures that will feature in an aquatic exhibition at next week's Hampton Court international flower show in west London

Aids virus not always present in semen

Research may explain why some HIV sufferers are more infectious than others, writes Nick Nuttall

ONLY a small proportion of men who are HIV-positive carry the virus in their semen at any one time, new research shows.

The findings, by a team of American medical researchers, indicates that some men carrying the human immunodeficiency virus (HIV) in their blood might be more infectious than others during sexual intercourse.

The research may help to explain why, as in the case of the Birmingham man who is said to have infected several women through one night stands, some men can rapidly spread the virus whereas others can take much longer to infect partners.

The findings come from a team at the Brigham and Women's hospital in Boston, Massachusetts, led by Deborah Anderson, which has tried to understand the reasons for these different infection rates. The scientists said that, despite the important role of semen in HIV transmission, very little research has been carried out in this area.

Semen samples from 95 homosexual, heterosexual and bisexual men attending the Fenway Community Clinic in Boston and the University of California who are infected with the human immunodeficiency virus (HIV), were collected and tested. Only nine per cent were found to have the virus in their semen.

The men more likely to carry the virus in their semen were those who had advanced symptoms of AIDS. The scientists, whose findings have been published in the *Journal of the American Medical Association*, also found that the presence of HIV in semen could vary from month to month. Fourteen men with the virus were tested each month over five to eight months. More than 43 per cent of samples then tested HIV positive.

The semen from some men was found to contain the virus one month, but not the next. This might help to explain why in single tests only nine per cent had contaminated semen.

One possible explanation is that many of the men with contaminated semen also had infections and inflammations of the genital tract. Their samples contained white blood cells which are produced by the body to fight disease and which migrate to sites of infection.

Since studies have shown that the AIDS virus can penetrate white blood cells, the American scientists speculate that these disease-fighting cells could be carrying the virus into the semen.

The research indicates that the drug AZT might help to prevent sexual transmission of the disease. Patients using the drug were less likely to test positive than those not undergoing the treatment.

Scientists find brittle bones clue

By Nick Nuttall
TECHNOLOGY
CORRESPONDENT

SCIENTISTS believe they have discovered the cause of osteoporosis, the condition known as brittle bone disease, which can afflict women after the menopause. They say that hormonal changes cause an imbalance between the cells that remove old bone tissue and those that renew bone.

Unchecked, the scavenger rampage through a person's skeleton carving out pits and craters leaving the bones fragile and, in some cases, causing a slumping of the spinal cord. The findings, published yesterday in the *Journal of Science*, have been made by a team at the Veterans Medical Center and the Indiana University Medical School, in Indianapolis.

After the menopause, levels of the hormone oestrogen can drop considerably. Stavros Manolagas, who led the team, said that studies using mice had shown that the fall in oestrogen levels stimulated the production of interleukin-6, one of the body's immune system chemicals. In turn, interleukin-6 stimulates the growth of osteoclasts, the cells that find and remove old bone. "They move slowly over the surface and excavate the old bone and leave behind craters," the scientist said. Normally other cells, osteoblasts, follow behind filling in the craters with new bone.

The surge in interleukin-6 generates too many of the bone-destroying cells leaving the bone making cells with too much to do. Dr Manolagas believes that, now the mechanism of brittle bones has been uncovered, drugs can be designed to block the production of interleukin-6.

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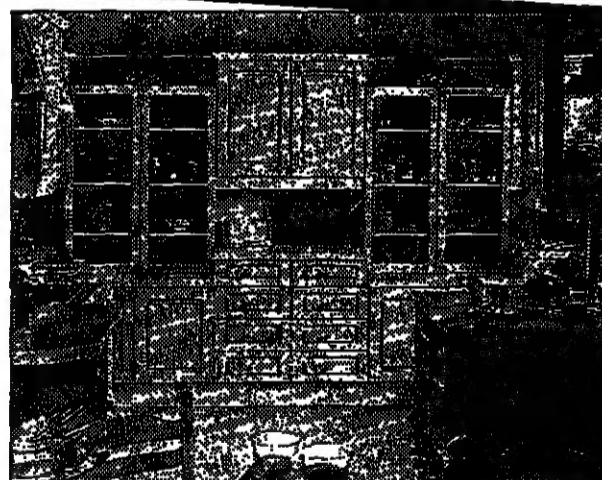
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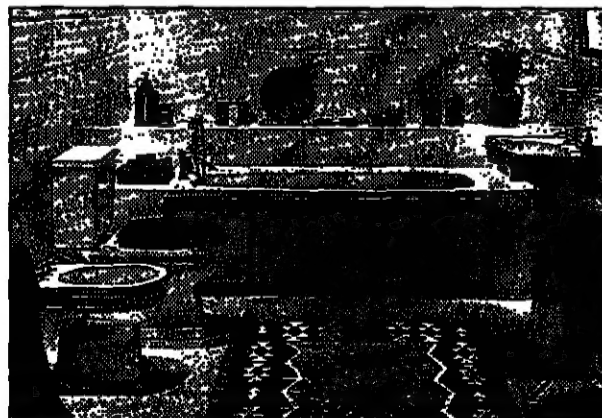
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Art schools 'badly damaged' by cuts

By Simon Tate, Arts Correspondent

ART schools have reached a nadir in teaching and morale from which they may never recover, according to Sir Roger de Grey, president of the Royal Academy and principal of the City and Guilds of London Art School.

"What has happened in the last five years is a total disaster," Sir Roger said at a fund-raising supper this week for the school, one of the few fully independent art colleges. "Schools such as St Martin's, the Central, Camberwell and Chelsea are no longer great monuments to our brilliance. These schools are entitled to mandatory grants, but the money available has been cut so courses have been scrapped or modified to save money and colleges have to rely increasingly on fund-raising."

Because of its independent status, City and Guilds, whose diploma show opens in its South London premises this week-end, can only hope for discretionary grants from local authorities. Its courses, however, remain intact.

The school was founded in 1879 by the City and Guilds of London Institute, which ceased to sponsor it

in 1971, and has become known for its stone carving, letter cutting and conservation courses. "None of this is available in the public schools of art, but each year it becomes more and more difficult for our students to finish their courses at a time when these disappearing skills are so much in demand," Sir Roger said.

The school has charitable status, and relied for its student grants on the Inner London Education Authority which funded 40 students a year until its abolition two years ago. Now the school has returned to municipal discretion, but of the 170 students this year only eight have received grants from London boroughs. The school's home borough, Lambeth, gives no grants. "I don't think there should be grants at the discretion of local authorities if they don't believe responsibly," Sir Roger said.

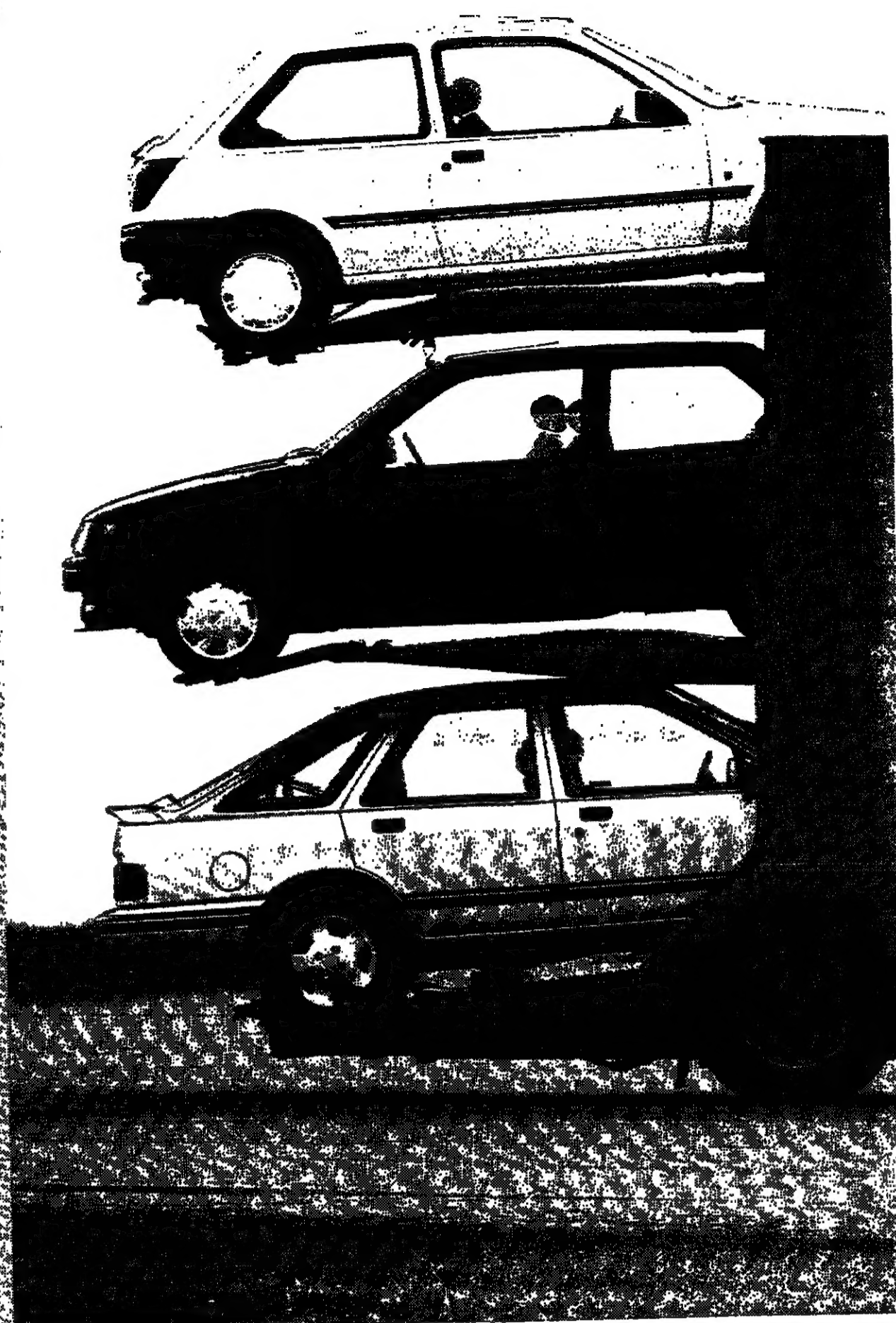
Kate Hoey, the Labour MP in whose Vauxhall constituency the school lies, has tabled an early day motion this week in the Commons commending the school's work and calling on local education authorities to provide grants.

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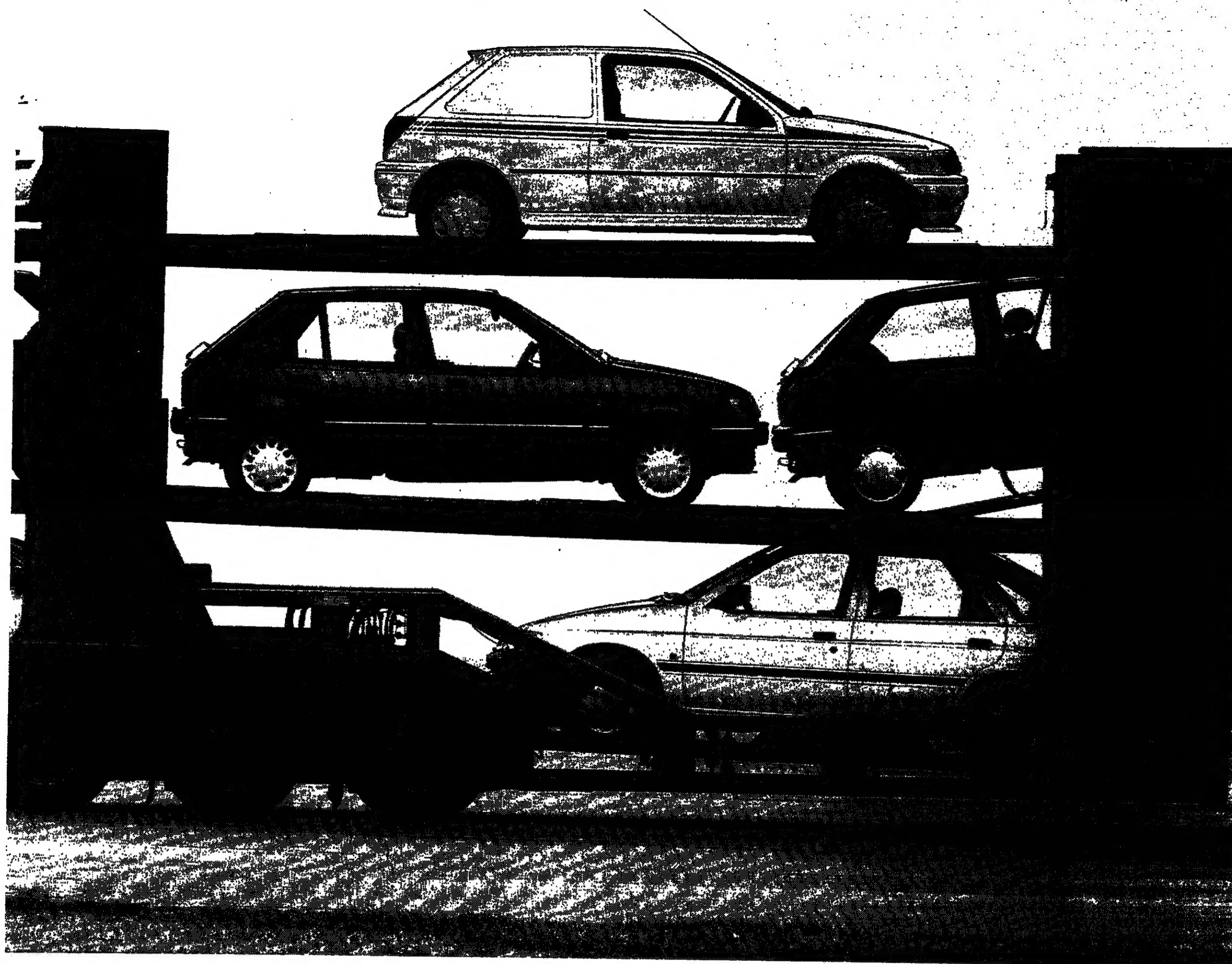
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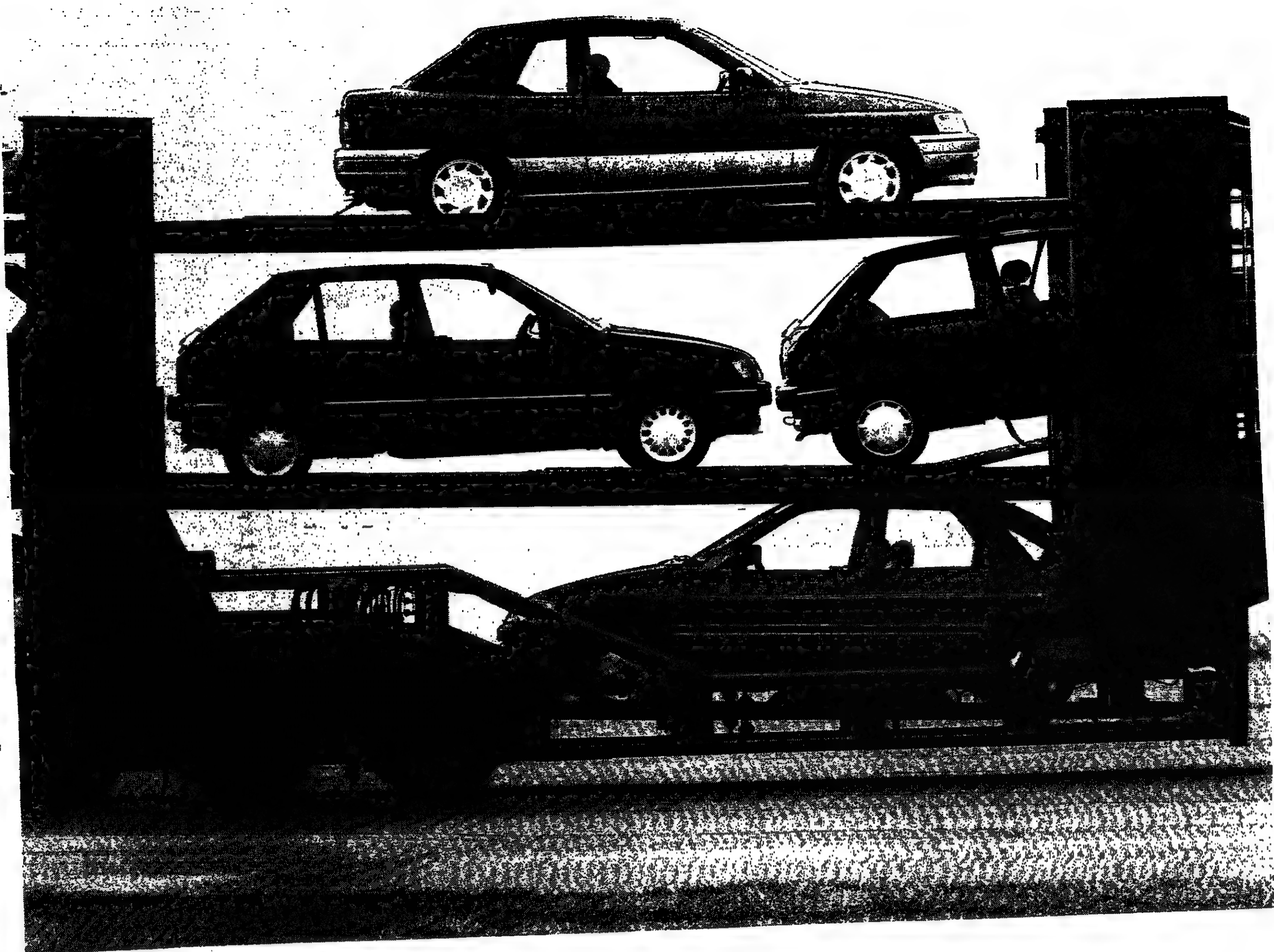
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Deposit (£)	£1294.00	£1694.00	£2012.00
Total Charge for Credit	£1071.44	£1402.48	£1665.88
Total Credit Price	£7541.44	£9872.48	£11,725.88
Term (months)	36	36	36
Conditional Sale Monthly Payment	£173.54	£227.18	£269.83
APR	13.40%	13.40%	13.40%

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Typical Examples	Fiesta Bonus 1.1 3 Dr	Escort Bonus 1.4 3 Dr	Sierra Azura
On the Road Price*	£6470.00	£8470.00	£10,060.00
Deposit (%)	20%	20%	20%
Deposit (£)	£1294.00	£1694.00	£2012.00
Total Charge for Credit	£1847.96	£2419.12	£2872.96
Total Credit Price	£8317.96	£10,899.12	£12,932.96
Term (months)	36	36	36
Lloyds Bank Loan Monthly Payment	£195.11	£255.42	£303.36
APR	23.10%	23.10%	23.10%

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Deposit (%)	20%	20%	20%
Deposit (£)	£1294.00	£1694.00	£2012.00
Minimum Guaranteed Future Value (Purchase Option)	£2818.00	£3358.00	£3834.00
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Term (months)	24	24	24
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Monthly Payment	£142.81	£199.01	£241.89
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BANK LOAN

Typical Examples	Fiesta Bonus 1.1 3 Dr	Escort Bonus 1.4 3 Dr	Sierra Asura
On the Road Price*	£6470.00	£8470.00	£10,060.00
Deposit (%)	20%	20%	20%
Deposit (£)	£1294.00	£1694.00	£2012.00
Total Charge for Credit	£1847.96	£2419.12	£2872.96
Total Credit Price	£8317.96	£10,164.12	£12,032.96
Term (months)	36	36	36
Lloyds Bank Loan			
Monthly Payment	£195.11	£255.42	£303.36
APR	23.10%	23.10%	23.10%

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Treasury struggles to reduce 'reasonable' bids for extra £14bn

Portillo seeks team effort to keep lid on spending

BY PHILIP WEBSTER
CHIEF POLITICAL CORRESPONDENT

MICHAEL Portillo took his campaign for a tight public spending round to the Conservative party last night by urging a "team effort" to ensure that it retained its reputation for financial prudence and economic success.

The Treasury chief secretary, faced with bids for extra spending by departmental ministers totalling about £14 billion, used a message in the party newspaper to tell Conservatives that tough choices now were needed for the party to win victory at the next election.

Mr Portillo's remarks in the *Conservative Newsline* seemed to be directed as much to his fellow ministers as the party at large. Within the government there is concern over the task facing him as he seeks to pare back bids that ministers are generally considered to have kept within reasonable bounds this year.

As *The Times* disclosed on Thursday John Major has called a special cabinet meeting later this month to discuss the government's mounting financial difficulties.

Mr Portillo said that government spending was now about 42 per cent of national output and as recently as 1988-89 it had been reduced to 39.5 per cent. As the economy recovered the ratio had to be reduced again.

He underlined his determination not to allow spending to rise above published plans. He said: "Government spending is planned to rise 3 per cent this year above inflation and 2.75 per cent next. But to meet our ambitions for the parliament we must at least stick to these plans and achieve lower increases in future years."

Mr Portillo, the cabinet's leading economic "dry", said that excessive spending by government placed a debilitating burden on the wealth-

creating sector. Excessive borrowing by the state competed with the private sector's need to attract savings to finance investment and passed on debts to future generations.

Everyone wanted to spend more money on hospitals, schools and trains but it was one of the foremost tasks of government to choose between competing priorities and to look after the interests of those who paid for such things, the taxpayer. "The trick is to protect our macro political objective — a prudently managed economy — in the face of all the micro day-to-day urges to spend more on this or that deserving cause."

He acknowledged that the recession had made public spending control more difficult. As economic activity had declined, tax revenues had fallen and elements of public spending, such as social security, had risen, and a result government borrowing had increased.

Cuts would not be needed if they were prudent now, but it had to be a team effort. The public expenditure round, portrayed by the press as a battle, was a process at the heart of good government, the sorting out of priorities.

"No government can do all that it wishes; but good governments distinguish between long-term and short-term objectives, and between the most urgent and the less pressing political ambitions."

He said: "It is a team effort which embraces the whole Conservative party, because we have to seek your understanding and support when we say no, if only so that in 1996 or 1997 the electorate will again say yes."

The special cabinet session will be held towards the end of the month.

EPA split, page 1
Cool reception, page 23



Portillo: warned party that tough choices were needed to win next election

Mortgage aid from ministers misses target

BY RACHEL KELLY, PROPERTY CORRESPONDENT

GOVERNMENT action aimed at saving 20,000 homeowners from repossession will help only half that number, according to a report to be published next week. The rest will still risk losing their homes.

The report, by the Joseph Rowntree Foundation, will lead to a renewed attack on the mortgage rescue package announced by the government last year. The foundation is expected to question the importance of the government's contribution.

While about 20,000 homeowners facing repossession were expected to be saved through rescue schemes, another 20,000 were expected to be saved through a government promise to pay income support for mortgage interest direct to lenders. Direct payment was introduced by the social security department on May 25.

Although the number of repossessions has fallen because of efforts by building societies, lenders have been criticised about rescue scheme delays, particularly on those schemes involving housing associations. Now the government's role is to be questioned.

The report has surveyed people in arrears with mortgages from the Nationwide Building Society and is expected to show that only between 8,500 and 10,000 people in serious difficulty will be eligible for income support, rather than the 20,000 originally predicted at Christmas. The housing pressure group Shelter and the leading housing analyst

John Wriglesworth at UBS Phillips & Drew have independently estimated that 10,000 people will be helped with their housing costs by direct payment.

The main reason is that only unemployed people whose arrears are caused by home purchase debts alone are eligible for income support.

A recent report by the Citizens' Advice Bureau and the London Housing Unit showed that a very high proportion of those in trouble with their mortgage have other debts as well. Seventeen per cent of respondents said that they did not have any other debts apart from their mortgage arrears. The remainder all had high levels of other debt. None of these people will be eligible for help, nor will those who abandon their properties or who voluntarily allow themselves to be repossessed. Furthermore, those in serious arrears who are employed will be ineligible for help.

Steven Foster, research officer from the housing group Shelter, said: "Great claims were made that direct payment would save 20,000 people. But those claims underestimated the volume of those who abandon property and those who are disqualified from receiving income support. These people won't be helped."

Mortgage arrears: an evaluation of the initiatives to reduce mortgage arrears and possessions. (Joseph Rowntree Foundation, The Homestead, 40 Water End, York YO7 7SJ)

Tories urged to rebel over stamp duty

BY SHEILA GUNN, POLITICAL CORRESPONDENT

LABOUR is to exploit unrest over Conservative benches over the government's failure to revive the housing market by challenging potential rebels to vote for an amendment to extend the moratorium on stamp duty.

The Opposition has tabled the amendment to the Finance Bill, to be debated next Tuesday, extending the eight-month exemption from stamp duty on sales of homes for less than £250,000 until next April.

To the chagrin of many Tory MPs, Norman Lamont is insisting that the one per cent duty should be reimposed on all house sales over £30,000 from August 19. The Chancellor announced the "holiday" to raise the exemption limit to £250,000 last December as a temporary measure to revive the housing market.

So far 62 Conservative MPs, including former ministers, have given notice to the government through

Commons motions of their disapproval of Mr Lamont's decision to reimpose stamp duty. They want either the exemption of stamp duty extended into next year or total abolition of the tax.

Like Labour, the potential rebels argue that the housing market has not revived as predicted and that the cost to the Treasury has been less than forecast in December. Since the discipline of the ERM restricts Mr Lamont's ability to cut interest rates to boost the economy, they are pressing for a further moratorium for stamp duty.

Chris Smith, Labour's Treasury spokesman, said: "The removal of stamp duty has not had a spectacular effect on the housing market but its reimposition may make a very weak housing market even worse. Our proposal would avoid that problem." He hoped for support from the Conservatives who had signed the Commons motions.

Heseltine resurrects hands-on role for DTI

MICHAEL Heseltine announced a shake-up of his trade department yesterday, intended to realise his dream of creating an industrial powerhouse in Whitehall as a counterweight to the financial might of the Treasury.

The president of the Board of Trade said that he was resurrecting direct civil service sponsorship of big industrial sectors, which was killed off in the 1980s. He also disclosed that he was setting up an "industrial competitiveness" division to keep British companies abreast of the latest developments abroad. He was giving his officials three months to devise agendas for action.

During his years on the back benches, Mr Heseltine argued that the DTI should have increased powers to counter the Treasury and to represent industry. The blueprint he unveiled yesterday was an important step in that direction.

Mr Heseltine has been heavily influenced by the success of Miti, the Japanese trade department, whose close relationship with domestic companies is widely held to have engineered the country's post-war economic success and its penetration of overseas markets. His reorganisation of the DTI is an attempt to adapt some of those ideas to Britain. The hands-off, market-based approach to industry, which reached its zenith under Nicholas Ridley's reign as trade secretary, has been re-

Nicholas Wood reports on how the government has back-tracked from a market-based industrial policy

placed by a concerted attempt to work with the private sector.

However, Mr Heseltine was at pains yesterday not to provoke the free-marketisers in his party's ranks. He said that he was not asking for more money or staff and that, in his public spending talks with the Treasury, he had offered to reduce the £1 billion baseline on his department's overall budget. He plans to reallocate his budget in 18 months and the competitiveness unit seems certain to be a beneficiary.

Some of his cabinet colleagues are amused by what they see as a tongue-in-cheek offer to the Treasury. They point out that the social security department spends more in a week than the DTI spends in a year.

Mr Heseltine denied that he would be a "soft touch" for industrialists offering excuses and alibis for not doing well. "I have no gimmicks, wand or fairy godmother approach to this," he said.

He said that industrialists wanted a consistent, supportive approach. Supportive did not mean becoming "whingeing" Whitehall department acting on the "spe-

cial pleading" of firms. It meant being able to make a critical judgement on an appeal for help, based on sound information and skills.

Mr Heseltine denied that he was planning to take on the Treasury. He and Norman Lamont, the Chancellor, agreed on many points and were determined to work together. "There is no way I can do the job I am here to do if I am seen to be at war with my colleagues. I am not at war with my colleagues and I don't intend to be so."

Lord Young of Graffham, the former trade secretary, largely scrapped the old sectoral approach, under which teams of civil servants were responsible for separate chunks of industry. He replaced it with a market-based approach under which a textile-maker, say, approached the financial division of the DTI if he had trouble with the banks.

Mr Heseltine made no secret of his desire to reverse such changes. "Every cabinet minister has his views as to how he runs a department within government. There are often very different approaches. That is one of the reasons why ministers come and go."

"I wanted to come to the DTI for some 20 years and I have a view about how industrial departments work and should work... which I now intend to put into practice."

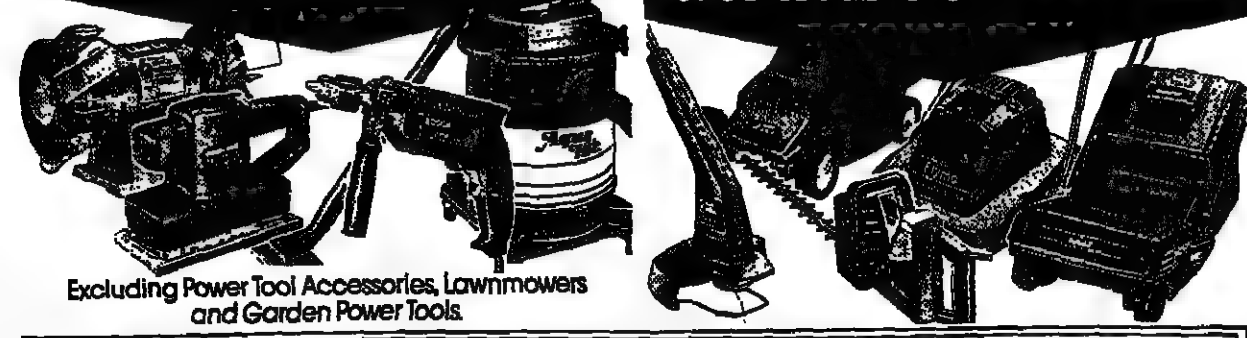
EPA split, page 1
Cool reception, page 23

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THE TIMES

Lives Remembered

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Bush's hopes slide with US economy

FROM MARTIN FLETCHER IN WASHINGTON

PRESIDENT Bush leaves for Munich's G7 economic summit this weekend still reeling from evidence that the fragile economic recovery, on which he was banking for re-election, may be stalling.

For weeks Mr Bush has been talking up the recovery, rebuking the media only on Wednesday for continuing to paint a gloomy economic picture. But Thursday's shocking unemployment figures and declining factory orders raised the possibility of a rare "triple dip" recession.

Despite immediate interest

rate cuts, analysts predicted that the economy would remain sluggish, and no president since the war has been re-elected with the economy so weak. "Nobody has survived what Bush has got right now," said Kevin Phillips, a Republican analyst.

"This is trouble," said one Bush campaign strategist. Politically the unemployment rate was the key economic indicator. The jump to 7.8 per cent, the highest level in eight years, could force a radical shift in tactics towards a "mean campaign".

But for the fact that unemployment is traditionally a lagging indicator, meaning it continues to worsen for some time after a recovery has begun, it is hard to overstate the problems of a president who admits that his fortunes are directly linked to economic performance.

Huge deficits built up during a decade of Republican rule have left Mr Bush and Congress without the resources to pump-prime the economy. Consumers and businesses are using any upturn not to spend more, but to pay off debts incurred during the 1980s, with the result that any recovery is at best anaemic. Last year's petered out altogether.

Mr Bush has little else to fall back on. A New York Times poll showed that 39 per cent of Americans did not credit Mr Bush with a single important accomplishment during his first term.

Unemployment worsened in key electoral states like California, Texas and Florida. Recurring economic troubles play to the strength of Ross Perot, whose business acumen is unquestioned, and they give the Democrats abundant ammunition.

"As the number of unemployed Americans nears a staggering ten million, it is clear we can't afford another four years of wait-and-see, do-nothing economics," said Bill Clinton, the Democratic challenger. "We can't afford a president who is willing to do anything to keep his job, but nothing to help average, hard-working Americans keep theirs."

America's economic problems could also lead to tensions at the G7 summit. The administration has made the need to stimulate global economic growth its priority and will pressure the Germans and Japanese to take all necessary steps. Germany and other European Community countries will be emphasising aid to Russia and Eastern Europe.

Saturday Review, page 28

Navy steers recruits to sex enlightenment

BY MARTIN FLETCHER

EVERY member of the US Navy and Marine Corps worldwide has been ordered to undergo a full day's training within the next two months to change their "Stone Age" attitudes towards sexual harassment.

The order was issued by Daniel Howard, the new acting navy secretary, after the so-called Tailhook scandal in which 26 women were sexually assaulted at a debauched convention of naval aviators in Las Vegas last year. The affair forced the resignation last week of Mr Howard's predecessor, Lawrence Garrett, and has led Congress to suspend hundreds of naval promotions until culpability is established.

Blaming that scandal on the "toleration of Stone Age attitudes about warriors returning from the sea", Mr Howard also proposed changing military law to make sexual harassment an offence and, in a stern address to 300 top naval and Marine corps officers on Thursday, vowed to eliminate the navy's prevalent "hard-drinking, skirt-chasing, anything-goes philosophy". On the same day the House of

Representatives voted to punish the navy for its inept handling of the scandal by cutting 10,000 administrative jobs at naval headquarters.

The Tailhook harassments have yet to be identified and punished, and their senior officers have been accused of aiding a cover-up. The extent of the task facing Mr Howard became clearer late this week when two senior naval officers were relieved of their command for failing to stop a lewd skit about a congresswoman at a naval aviators' banquet in San Diego last month.

In the course of the skit several of the fliers held up a banner alluding to Patricia Schroeder, a member of the House armed services committee, and oral sex. Ms Schroeder has been a leading critic of sexist attitudes in the military.

Admiral Frank Kelso, chief of naval operations, has personally apologised to Ms Schroeder. One of the two officers was ordered back to California from the aircraft carrier Kitty Hawk in the western Pacific to be relieved of his command.



Women united: Dianne Feinstein, left, and Barbara Boxer, Democratic candidates for the US Senate in California, attending a campaign benefit in Beverly Hills with the American actress Cybill Shepherd

Bounty and salad dressing avert mutiny

Tall ships destined for an Independence Day regatta have hit choppy waters, Ben Macintyre writes from New York

MUTINY in the Russian contingent of the world's largest flotilla of tall ships, which today are due to set sail from New York harbour, has been narrowly averted by the actor Paul Newman and an emergency shipment of salad dressing.

More than 200 of the boats, including four from the former Soviet Union, are here to celebrate Independence Day in America and the 500th anniversary of Columbus's landing in the New World. But last week the Russian boats ran out of food, causing scenes reminiscent of *The Battleship Potemkin*, and threatening to scupper the Russian part of "Operation Sail 92".

The captain of the four-masted 376 ft ship, *Kruzenshtern*, contacted the Jewish charity B'nai B'rith last Tuesday to say that the

sailors and naval cadets under his command were starving. Crewmen were so famished they had started selling their berets and parts of their uniforms to buy food. Due to the shortage of food in Russia, the boats had left with insufficient provisions.

Paul Newman, the actor turned grocer, responded with cases of his brand of salad dressing and pasta sauce, while other charities clubbed together to send food. B'nai B'rith said the food was in recognition of Russia's strides towards democracy, including "freedom of movement for Jews", but added: "It's not charity, we want them to

have enough food to get back to Russia."

Hunger and thirst have not been the only problems for the arrivals from the former Soviet Union. Another is the question of who owns the vessels.

The *Sedov*, a 399 ft cargo ship, was registered at Riga, Latvia. Latvians are claiming the ship belongs to them. The organisers of the regatta have described it as Latvian although it flies the red, white and blue colours of Russia. "The *Sedov* is a question of honour," Latvia's ambassador to the United Nations said.

The regatta, which includes 36 tall ships, and more than 200 smaller ves-

sels, had run into choppy political waters, because native Americans argue that Columbus's arrival heralded "500 years of genocide and racism" and should not be a cause for celebration. The arrival of the three Spanish-built replicas of Columbus's ships was delayed after Indians pointed out that the date would have coincided with the Battle of Little Big Horn in 1876, when General Custer and his troops were wiped out.

Individual ships have been singled out for condemnation: a coast guard vessel, the *Eagle*, has come under fire because it was built in Nazi Germany and was the venue for one of Hitler's birthday parties. Amnesty International said that another boat, Chile's *Esmeralda*, was used by General Pinochet as a torture chamber.

NEWS IN BRIEF

Threat to Rushdie renewed

Nicosia: Ayatollah Ahmad Jannati, an Iranian cleric close to President Rafsanjani, said yesterday that the time was ripe for devout Muslims to kill Salman Rushdie, author of *The Satanic Verses*, now that he was emerging from hiding more often (Michael Theodorou writes).

He said in a sermon at Tehran University that he had read that the British government hoped to bring Mr Rushdie out of hiding and gradually return him to a normal life. But Muslims everywhere were waiting to kill "the filthy Rushdie".

Rulers to sign

Kuala Lumpur: Most of Malaysia's nine hereditary rulers, criticised for alleged meddling in politics and business, are expected at the weekend to sign a still-secret royal code of conduct which is believed to limit such interference. (Reuters)

Buddha named

Delhi: The Dalai Lama has recognised Ugen Thinley, eight, son of a nomadic family, as the seventeenth living Buddha of Gyalwa Karmapa, an important branch of Tibetan Buddhism. The sixteenth Karmapa died in 1981. (AFP)

Kenya sells out

Nairobi: The Kenyan government, denied Western aid unless it introduces reforms including privatisation, has put up for sale its stake in 207 firms ranging from the state airline to a quaint mountain fishing inn, the finance ministry said. (Reuters)

Gold rush

Miami: Treasure hunters leave tomorrow on a hi-tech search for the lost gold of the Incas, believed to have lain hidden in Ecuador's mountains for four centuries. The team will use infra-red scanners and ground-penetrating radar. (Reuters)



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Slovaks vote Vaclav Havel out of office

FROM GERARD DAVIES IN PRAGUE

PRESIDENT Havel of Czechoslovakia was voted out of office yesterday by Slovak nationalists who showed in a secret ballot their control of the federal parliament.

Mr Havel, the only candidate in the presidential ballot and the main force behind attempts to keep the federation together, failed to get enough votes in the first round and is barred under the constitution from standing in the next round on July 16. There was no comment from the president's office last night but the federal and Czech prime ministers said it would be interpreted as the end of the federation.

If none of the new candidates is elected in two weeks, Mr Havel will be permitted to stand in a third election later in the summer, although official sources have suggested he would avoid the humiliation. He can continue as caretaker president until October 5, but he may not be prepared to stand for the presidency of a separate Czech state.

Deputies cast doubt on the validity of the election after what should have been a simple hour's work took a full

saying they would not have elected a man who would oppose the president. Concern has been expressed that they could take to the streets. Jan Strasky, the federal prime minister, said after the vote: "This is a tragedy for both nations and it will be a great danger to both states if they do not understand this. Anything which holds up the development of both nations. Mr Havel's personality is essential for the world to believe in the continuation of economic reform and political processes."

Mr Havel's majority has declined steadily since he was first elected by all parliamentary deputies as a dissident after the revolution of December, 1989. In the election the following July he received just the three-fifths majority required to win without a second vote.

This time he received only 22 of the 45 votes required in the Slovak section of the bicameral federal assembly in the first round and four less in the second when he required a simple majority of 37. Even in the Czech section, where he had been expected to gain an overwhelming mandate, the left-wing parties reduced his majority to just one more than the 44 votes required.

Vaclav Klaus, the Czech prime minister, left immediately after the vote for London and talks with John Major. Mr Klaus will be seeking Britain's support in the European Community to grant the Czech lands successor status to the federation in the likely event of a split later this year. Mr Klaus would not give details of what he would be asking Mr Major, but the talks come just days before a meeting of the Group of Seven industrial nations.

Mr Major visited Czechoslovakia just before the June election when he gave tentative support to the federation, shunning the nationalist politicians in Slovakia.

Mr Klaus is concerned that foreign investment should continue and wants a quick return to his programme for a tough, Thatcherite monetary policy on the road to a full market economy.



day. But the result had been widely predicted.

Vladimir Medek, leader of the nationalist Movement for a Democratic Slovakia, which emerged as the strongest Slovak party in last month's general election, has said that he would vehemently oppose Mr Havel's re-election on the grounds that the former playwright has done little to support the smaller of the two republics. But recent polls have suggested that Mr Havel is still popular in Slovakia and many voters are now

Man in the news

Dramatist forced from centre stage

Vaclav Havel may soon be able to resume writing a play on saying farewell to power, writes Roger Boyes

As a playwright, Vaclav Havel understands the importance of a good exit. The president of what is still — just — Czechoslovakia stumbled yesterday in his first attempt to secure re-election. He will fight on for a while, both for the presidency and for a referendum, but it seems plain his political career is drawing quickly to a close.

In 1989, some months before the Velvet Revolution, he had been working on a play about political power. "Although I had never had a personal taste of it, the idea attracted me," he told his friend, Dana Emingerova, in a recent interview. "I was fascinated by the subject of bidding farewell to power: how far does a man with worldly power collapse when he is forced out of office?"

Why and how so intellectually gifted a man was unable to hold his country together is an intriguing riddle. Czechoslovakia was above all an intellectual concoction inspired by an intellectual, Thomas Masaryk — to whom Mr Havel was close in spirit — and based on a network of reasonable compromise. The 40 years, shattered the normal categories of reason and negotiated settlement. And, as president, Mr Havel was given few of the personal powers needed to salvage anything from the wreckage the communists left behind.

But he has failed, and it is worth asking why he could not cling on to the civilised dream set out in *Summer Meditation*, his latest book. It is a dream above all of a privatised economy but a welfare state that cares for children, the sick and the old.

His problem, some say, was that his experience as a playwright and political prisoner never equipped him for the politics of a pluralistic society. But the past two years have not lent much credence to that argument. He learned well, developed a political passion and understood the theatre of parliament.

Other critics claim that, as a dissident used to dealing with absolutes, he found it difficult to compromise. There was some truth in that. It was refreshing above all for the jaded West to hear politics talked of in moral categories. But after a while such speeches merely drew attention to his impotence; those with power, preach.

But Mr Havel's failing was rather that he hung on to his bagatelle social democratic politics, the conviction that his country could be modelled into a tolerant Scandinavian-style society in which the poor never went hungry and the rich were taxed into discretion. He is not a communist wolf in sheep's clothing, but he was, and is, a redistributive politician at a time when there is not much to redistribute.

Over the past year, too, Mr Havel has drifted with events. There was, after all, no surprise about June's election results; the rough division of forces was predicted accurately at least six months earlier.

That was the time when Mr Havel could have harnessed Slovakia and pleaded for his federal dream. That would certainly have entailed risk, and he would probably have exceeded his constitutional powers — but that is the mark of the modern politician in Central Europe.



Supporting cast: a woman holds up a poster of President Havel during a demonstration by admirers outside the parliament building in Prague yesterday

Spanish rail chief drives into trouble

FROM EDWARD OWEN IN MADRID

THE commuters on the 8.35 am train coming from the northwestern outskirts of Madrid started to notice recently that something funny was happening on Tuesdays, Wednesdays and Thursdays.

"There are more lurches and it goes more slowly than normal, so we arrive five or six minutes late at Chamartin station, and at times it brakes really badly and the first carriage stops past the platform," Miguel Angel Casas, a lawyer who has taught the train for the past two years, said.

Then, he said, he discovered that the inexperienced driver was none other than Merce Sala, president of Renfe, Spanish state railways. The Spanish press were alerted and there is now controversy over Señora Sala's hands-on approach to the job to which she was appointed a little more than a year ago.

The rail unions and main opposition party have severely criticised Señora Sala, 49, a militant member of the Catalan Socialist Party, for playing trains when, during her years as president, Renfe's losses have increased from £1,000 million to £1,389 mil-

lion. She says that she has taken an engine driver's course and is always accompanied by a monitor, but the Workers' Commissions union says that months of training is needed and that she is unqualified.

Felipe Camison, a deputy with the Popular Party, the conservative opposition to the ruling Socialists in the Cortes, said that if Señora Sala, wanted to learn to drive trains she should do so "on a training track and not with a load of passengers".

Renfe said: "The president of Renfe, Merce Sala, has the authorisation to drive commuter trains 440 and 446 because she has taken a course and she is always accompanied by an engine driver."

Señora Sala, a mother of two, said that criticism had been levelled at her "just because I am a woman and they accuse us of driving badly". But the truth probably lies closer to the fact that Renfe have spent £2,778 million on the AVE high-speed train that travels at 188 mph between Madrid and Seville and very little on desperately needed commuter services.

NEWS IN BRIEF

Producer Cristaldi dies at 67

Rome: Italy's cinema world is mourning the death of Franco Cristaldi, 67, Italy's leading postwar producer, who discovered and married Claudia Cardinale (John Phillips writes). He worked with Visconti and Fellini, producing more than 100 films.

Nazi feted

Vienna: Leading politicians in Carinthia, Austria, support ceremonies commemorating Hans Steinhilber, one of Hitler's most prominent Austrian supporters. (Reuters)

Libya pays up

Geneva: Youssef el-Debr, Libya's secret service chief, paid £1.2 million to clear overdue medical bills owed by Libyans. Mr el-Debr settled the debts after meeting Geneva's health director. (AP)

Timely Tosca

Rome: Some 1,500 million people are expected to watch a TV performance of Tosca next weekend, performed in Rome at the times and places specified in the text. (Reuters)

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UN could buy time for Carrington to end war in Bosnia



Carrington: terms of mission have changed

LORD Carrington was yesterday on his way to the battered and hungry Bosnian capital of Sarajevo to investigate how the European Community can go beyond supplying immediate humanitarian aid and broker a political settlement between the warring ethnic rivals in the country.

The terms of the EC peace mission have changed dramatically over the past week. The Lisbon summit's declaration on Macedonia and Kosovo has shown that the Community is worried that the war will spread from Bosnia. The expedition to Sarajevo by President Mitterrand of France after the summit has shown that Europe is committed to helping the city.

United Nations troops are now stationed round Sarajevo airport's runways; America has promised air support to help deliver assistance.

Roger Boyes, East Europe Correspondent, examines the options for a negotiated settlement between the ethnic rivals in Bosnia, where EC efforts have helped prolong the fighting

And in Belgrade, the opposition to Slobodan Milosevic, the Serbian president, appears to be growing swiftly. This frenetic activity suggests that the political balance is shifting decisively against Serbia. That change is more in mood than in the order of battle, but that is often the most important element in peacemaking.

The EC plan for Bosnia is far from clear. The Community's original idea, to cantonise Bosnia-Herzegovina, allowing each ethnic community to set up its own local administration but be subject to a Bosnian confederation, was a blunder. It unwittingly encouraged the Serbs to go ahead with their "ethnic cleansing" scheme

and eject hundreds of thousands of Muslims from their homes in eastern Bosnia. Cantons, it should have been emphasised at the beginning, would be only geographical entities with multi-ethnic constituents. Still, the time for such a scheme has now passed.

Plainly the Community has to re-establish the authority of the Bosnian government. Again, the EC probably made an error in recognising Bosnia on the basis of a referendum in favour of independence; recognition should have been conditional on a durable negotiated settlement between the Muslims, Serbs and Croats.

Having recognised Bos-

nia, however, the EC now has to do its utmost to restore the Bosnian state. That will be difficult. President Izetbegovic has become a straw man, controlling a sliver of his former territory. Even to leave his capital requires elaborate subterfuge. Economic management has collapsed.

The best bet for Bosnia, once the fighting has subsided, is probably a form of UN trusteeship which would authorise the world body to take over responsibility for the defence of the Bosnian borders and supervise the rebuilding of the state. This task could draw on the skill of the UN in humanitarian assistance, local administration and peacekeeping.

At the same time the EC could make use of its experience in monitoring local conflict and ensuring that minority rights were protected. And the West could now credibly threaten the use of American or Nato intervention if Serbs started to deploy heavy artillery, or if Serbs and Croats began a proxy war in Herzegovina.

This would be a temporary measure, an early move towards nation-building while Lord Carrington and his team try to sort out what to do with the Serb-occupied stretches of Bosnia and negotiate a long-term settlement. The Croats have also been grabbing control of western Herzegovina during this war, but so far the Bosnian government and Zagreb seem disposed to sort out this problem themselves. They should be allowed to do so while the issue of the Bosnian Serbs is addressed.

The success of Radovan Karadzic, the psychiatrist who leads the Bosnian Serbs, has been based on three facts. The first is the heavy military support of Serbia's army in Bosnia, led by General Ratko Mladic. The second is the political support of Mr Milosevic, who has encouraged Mr Karadzic to carve out a greater Serbia at Bosnian expense. The third element is the real fear among Bosnian Serbs, who felt like the victims of a shipwreck when Yugoslavia foundered.

The threat of limited, carefully targeted military action may well be enough to break the self-confidence of General Mladic. He must know that US warplanes are capable of destroying his artillery. As for Mr Milosevic, he is by no means finished yet. But he may be pushed into a corner that forces him to share power in a round-table

agreement with the opposition in Belgrade. One effect of such a deal would certainly be the dropping of Mr Karadzic and the acceptance in Belgrade that a deal has to be negotiated in Bosnia.

Only time and relentless pressure can bring about such changes. A UN trusteeship would buy that time for Lord Carrington.

Rome: Pope John Paul II said yesterday he would like to visit Croatia as soon as circumstances permitted. He told Ivo Ljivic, Croatia's ambassador to the Vatican, that he looked forward to visiting Zagreb.

"As soon as circumstances permit, I hope to be able to make this pilgrimage to confirm myself in the faith of my Croat brothers and sisters and meet all the people of this beloved land," he said. (Reuters)

Hopes dashed, page 1

Presidents discuss Transdnestr

Block by block battle rages for Bendery

FROM MARY DEJEVSKY IN MOSCOW

AS VIOLENCE continued yesterday throughout the Transdnestr region of Moldova, the presidents of Russia and Moldova held an emergency meeting in Moscow to discuss a miniature civil war which has cost several hundred lives in the past two weeks.

According to official accounts, the two presidents agreed on the basic principles of a week-old but non-existent ceasefire, on the establishment of a "hotline" to keep each other informed of latest developments, and on the deployment of undefined "neutral forces" to keep the warring sides apart. They also agreed on measures aimed at enhancing economic co-operation.

Almost as an aside, reports of their meeting mentioned that the status of Transdnestr would continue to be a matter for the Moldavian parliament to decide. In other words, Russia still recognises the narrow strip of land on the left bank of the Dnepr as a part of Moldova, leaving bitterness among the Transdnestrans that will remain for ever.

"They sent in raw recruits who couldn't know any better," said one of the locals on guard duty in Bendery. "They panicked and just fired everywhere without warning. No one had time to get out of the way." In a basement field hospital, the young chief surgeon, Sergei Makarov — one of the elite emergency medical squad set up after the Armenian earthquake — was still treating sniper fire casualties.



"We had a man in his fifties come in here yesterday and demand a weapon, any weapon, so he could go and fight. The day before he had seen his 15-year-old son shot in the back. We could do nothing," he said.

Bendery is still a city of quiet, tree-lined avenues, unusually gracious for a Soviet town. Two thirds of the 130,000 population have fled. But the occasional elderly resident, full shopping bag in hand, walks calmly down the centre of the street, past smashed and looted shops, giving an appearance of normality to the city.

In theory, Bendery is occupied one-quarter by the Moldavian army, three-quarters by the Transdnestr "guards" — even the Moldavians recognise that. In practice the battle is still going on. Only a few blocks on either side are clearly defined. There is continual small-arms fire and the cracking of sniper fire. Street corners are occupied by armoured personnel carriers and tanks, with "guardsmen" crouched in groups behind

them, chatting and munching apricots but ever alert.

Their pride is what they say is a captured Romanian tank, strewn with flowers and mattresses on which the "night shift" are dosing. It is not exactly a Romanian tank, but a Czechoslovak-made tank which, the guards say, was sold by Romania to the Moldavian army.

Between ducking the snipers and picking the apricots, the guardsmen elaborate on their cause. Transdnestr is not the backward-looking communist enclave Moldova would have you believe, they say. "They are the same communists the other side of the Dnepr. Snegur, the Moldavian president, and his crowd were all communists, they just renamed themselves democrats in time," says Anatoli, caressing his automatic.

Transdnestr, they say, is better run than the rest of Moldova, further advanced in economic reforms, and should be richer — and all because it kept its qualified administrators — that is, the communists — in place. "It is the only region in the whole of the former Soviet Union which was always in profit," says a sympathetic Moscow-based reporter — "and Moldova just sucked everything out. Now, with the nationalists in power in Kishinev, it is even worse."

Rightly or wrongly, and despite the statements of Moldavia's leaders to the contrary, Transdnestrans believe that Kishinev intends to seek union with Romania. That, they say, is why and when their serious separatism began.

Separatism, of a kind, is already a fact. As a result of the latest violence, Bendery, which is physically on the Moldavian side of the Dnepr but regarded as Transdnestr, and Transdnestr itself are effectively cut off from Moldova proper.

Tiraspol is now more than ever a garrison city. At first it seems a standard Soviet town; a little neater, a little more organised, perhaps, and with its Lenin still intact. People are shopping, talking, walking their dogs. But the closer you go to the central square, the more the colour khaki dominates, until — towards the Dnepr bridge — the whole city seems populated by soldiers. Barely a single male between the age of 15 and 50 is not wearing some sort of uniform and carrying some sort of weapon.



Message of the cross: a group of Serbian Orthodox nuns holding crucifixes add their prayers to continuing demonstrations in Belgrade, organised by student activists and opposition parties, to call for the immediate resignation of President Milosevic

Senators back aid for Russia

FROM MARTIN FLETCHER IN WASHINGTON

A MULTIBILLION dollar aid package for Russia has been approved finally by the US Senate after languishing for weeks in a Congress terrified of approving foreign aid in an election year of domestic and economic problems.

The legislation was given a boost by last month's appeal to Congress by Boris Yeltsin, the Russian president, and the administration hopes that the Senate's 76-20 vote will spur the reluctant House of Representatives to act on a package sent to Capitol Hill more than three months ago.

The Freedom Support Act authorises nearly \$1 billion (£520 million) in direct assistance to the former Soviet Union and Eastern Europe next year, a \$12-billion increase in the American commitment to the International Monetary Fund, which should soon be making loans to Russia, and up to \$3 billion towards an international fund to stabilise the ruble. It also removes Cold war barriers to government lending.

Senators attached numerous conditions to the bill, including an eventual withdrawal of Russian troops from the Baltic republics.

Commission pedals hard to exploit Tour de France

FROM TOM WALKER IN BRUSSELS

THE European Commission, nerves still jangling from Danish rejection of the Maastricht treaty, is trying ever more desperate ways of bringing itself "closer to the people of Europe", the new diction of Jacques Delors.

The latest manifestation of this mission to explain is the Commission's hijacking of the Tour de France, the world's biggest cycle race, which begins today. Believing the 1992 Tour to be deeply symbolic, the Commission has persuaded the organisers to route it through seven EC countries and to include stops before the three Euro-airs of Brussels, Strasbourg and Luxembourg. Last year's winner, Miguel Indurain, and his challengers will also race through Maastricht.

For each stage of the three-week Tour the Commission will try to explain an EC policy. The first inklings of what is afoot can be found in a glossy press guide that contains one article for every day of the Tour.

"Wherever possible these papers will deal with an area of Community policy that is directly related to the town or region that the cyclists are passing through that particular day," explains the guide. "For instance, as the cyclists

take a well-earned rest in Dole (France), the article for 16 July will look at the Community Health and Safety policy, as this place was the birthplace of Louis Pasteur."

A selection of the Tour de France/EC policy amalgam follows. Special prizes may be awarded for Euro-citizens actually spotting the link between particular towns and EC policies.

What, for example, do either San Sebastian, in Spain, or Pau, in France, have to do with the cow? The guide chooses the 143-mile stage between the two to explain the currency, with the somewhat tenuous link: "One

thing is certain, whether you are for or against a common currency, it would certainly make it a lot cheaper and easier for the journalists and cycling enthusiasts wishing to follow the Tour de France 1992."

San Sebastian itself, the pack explains, is in a region, and therefore suitably gives itself to an explanation of EC regional policy. "It is almost certain as the competitors race each other through this year's Tour, they will all too quickly realise that the EC is not simply a Community of countries but, rather more, many many regions."

Harvey Kousse, who works for the agency compiling the Tour guide, says it was part of a "general public awareness campaign" launched by the Commission.

As the cyclists pass through Saint Gervais, the guide tells us that they should be reminded of the Commission's endless endeavours to harmonise anything we consume. "This is particularly important to sports men and women who depend on high quality food."

Leading article, page 19
Letters, page 19
Clifford Longley, page 18
Diary, page 18



Indurain: winner of the race last year

NEWS IN BRIEF

Canada halts cod fishing

Ottawa: Canada has closed the cod fishing grounds off the Atlantic coast of Newfoundland for two years in a desperate move to conserve badly depleted fish stocks (John Best writes).

The closure met anger and scorn when it was announced in St John's by John Crosbie, the federal fisheries minister. Fishermen stormed a hotel conference room where Mr Crosbie, himself a Newfoundland, was briefing reporters after making his televised announcement. They attacked several of Mr Crosbie's assistants and kicked at the door. Police led three of them away.

A number of fishermen, supported by their union representatives, vowed to defy the order to pull in their nets.

Italy punished

Luxembourg: The Convention on International Trade in Endangered Species said that it has recommended sanctions against Italy because of its lax controls on trade in such species. Italy would be able to deal only through EC countries. (Reuters)

Dole launched

Tirane: Albania has taken another step towards economic reform by introducing a welfare scheme for redundant workers that will provide a subsistence income of about £2.60 a month for 273,000 people likely to be jobless during the reform. (Reuters)

Race recalled

Peking: A Paris-Moscow-Peking rally in September will recall an epic transcontinental race in 1907 and has already attracted 100 entrants. "It is not only a test of endurance and stamina but of skill and intelligence," the organisers said. (Reuters)

Priests ruling

Sydney: The New South Wales appeal court ruled there was no legal barrier to women becoming priests in the Anglican Church in Australia. It dismissed an action by two priests that prevented the ordination of ten women in February. (Reuters)

Israel helps Jews flee fighting in Moldavia

FROM ROBERT SEELY IN MOSCOW AND CAROLINE HAWLEY IN JERUSALEM

PLANS are being prepared to evacuate several thousand Jewish refugees caught in ethnic violence in the former Soviet republic of Moldavia.

Israel's Jewish agency said yesterday it had evacuated 1,000 Jews from the Transdnestr region over the past two weeks, and was ready to help any others flee the fighting. About 20 have been flown into Tel Aviv from Kishinev and Odessa.

Under safe passage guaranteed by the Russian 14th Army, Moldavian Jews have been arriving in Kishinev, the republic's capital, from the

Transdnestr region. Fighting there between Russian rebels demanding independence, and ethnically Romanian Moldavian troops has left at least 400 dead in the past fortnight.

According to reports, some departures have been delayed because many refugees forgot their documents in the rush to avoid the conflict. The airlift organisers hope to have flown out the bulk of those who want to leave within a fortnight. About 13,000 Jews live in Transdnestr.

Anti-Semitism rises, page 5

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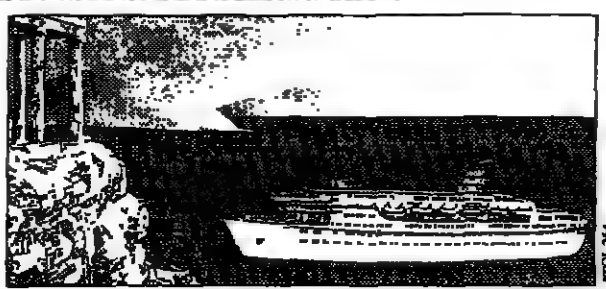
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'Yes' vote masks duchy's fear

FROM GEORGE BROCK IN LUXEMBOURG

FAST on the heels of the huge fuss created by Ireland's referendum on the Maastricht treaty came Europe's forgotten ratification. Almost unnoticed, the Grand-Duchy of Luxembourg's parliament notched up the second "yes" to the treaty late on Thursday night when its members voted to ratify by a heavy 51 votes to six.

The result was never in doubt. The Christian Social party, Socialists and liberals, who make up the governing coalition and its opposition, all back the treaty. But although Luxembourg may have been a founder-member of the European Community and be proud of its federalist credentials, the pre-ratifica-

tion debate stirred passions rarely tapped in the small state's contented existence. Take the winding valley road 20 miles north of Luxembourg city and you arrive in the village of Larochette — and notice something odd. At the newsagent, beside papers in French, German and Luxembourgish, are the Portuguese dailies *Publico* and *Diario de Noticias*.

Close to half the village's 1,300 inhabitants are foreigners: Luxembourg displays in miniature the tensions provoked when attempts at European unification meet mass migration. As Luxembourg dismantled its smelterstack industries 30 years ago and went into banking and

broadcasting, Portuguese workers came north to work as builders and labourers. There are now 500 in Larochette and close to 40,000 — 10 per cent of the whole population — in the grand-duchy.

The Maastricht treaty gives all EC nationals the right to vote and stand in local elections in any Community state they live in. The idea that sleepy Larochette might one day have a Portuguese mayor set the village vibrating. There are the usual frictions between neighbours. Christiane Hamus, the secretary of the parish council said, but the Portuguese are good workers. But a Portuguese mayor? "That is not foreseen," she said.

SHAL OFFER

Radical blacks may reject de Klerk to test their strength

FROM MICHAEL HAMLYN IN JOHANNESBURG

THE daily newspaper most read by the black communities of Johannesburg, the *Sowetan*, led its front page in bold type yesterday with the cry: "FW slams ANC."

The scene has been set for the worst showdown between the government of F.W. de Klerk and the African National Congress since its unbanning in 1990, the paper said. This follows President de Klerk's "gloves off" response to the ANC's demands set out in a memorandum to the government following the Boipatong mass killings.

His hard-hitting speech has dimmed the prospects of a revival of Codesa (Congress for a Democratic South Africa) or a reconciliation between the government and the ANC in the immediate future. If what the *Sowetan* said were true the country would now face a steady descent into confrontation, civil disorder, economic disaster and, possibly, civil war.

Though Mr de Klerk did warn the country that the government would not tolerate an attempt by the ANC to seize power by force, and spoke harshly about the threat of mass action, he also offered a number of compromises that may take much of the sting out of his fulminations.

But the more radical leaders of the black movements may resist the offer. The ANC and its allies appear intent on testing their power in a promised campaign of strikes and demonstrations. In an addition to Mr de Klerk's letter to Nelson Mandela, the ANC president, the government accuses the movement of falling under the influence of the South African Communist Party (SACP) and the Confederation of South African Trade Unions (Cosatu).

"It is clear that the SACP, Cosatu and individuals within the ANC still pursue outdated tactical communist doctrines and objectives," the

addition says. "The strategy and policy of various revolutionaries within the ANC alliance are increasingly in conflict with internationally accepted norms. Revolutionary ethics generally overrule all other principles and are therefore incompatible with democracy."

The firebrands of Cosatu, led by Jay Naidoo, the general secretary, have begun to chalk out their plans for the mass action campaign. They promise a general strike to begin on August 3.

They are also threatening city centre occupations, sit-



Sowetan: prophesying descent into disorder

ins at government buildings and a refusal to pay income tax. Other schemes promoted within the ANC are contained in a document that has fallen into the hands of *The Weekly Mail*. In addition to the strike, the document urges a "prolonged intermittent disruption of normal business".

The methods include the systematic and deliberate interruption of the telephone services of certain business and state institutions; sit-ins, stay-aways and protests at police stations, prisons and post offices; systematic interruption of the transport system, including railways, har-

hours and airports. Road traffic would be paralysed by mobilising taxi drivers to cause traffic jams.

The newspaper says that the proposals have been canvassed at the highest levels of the ANC leadership. Cosatu says that the labour movement has taken control of the negotiating process and will make its alliance partners toe its line.

The so-called "Leipzig option" is being called into play. Leaders of the SACP and Cosatu say they will try to emulate the burghers of Leipzig who toppled the East German Communist regime by their series of mass demonstrations. Less radical reformers point out that there was virtually universal support for the protests in Leipzig, and that the best that Mr Mandela could draw was 10,000 people on Soweto day on June 16 this year. They also point out that the last time Cosatu called a general strike it was all over in two or three days.

In an editorial *The Star*, which claims to be South Africa's largest daily newspaper, points out the dangers of Cosatu's plans, especially to the already fragile economy. "If an ANC administration — or one in which the ANC is a major actor — is installed within the next few months, the ANC will have to bear the burden of Cosatu's action. So, too, will the people whose interests Cosatu purports to represent: the workers."

It says what is needed is calm discussion, and urges Mr Naidoo to "deploy his considerable talents to that end". The document concedes one of the ANC's main demands, a time frame for the completion of transitional arrangements. It also offers tripartite talks on the violence and makes concessions both on traditional weapons and on international observers. The ANC has already started to consider its response.



Vintage performance: George Burns, 96, with a performer at Caesar's Palace Hotel, Las Vegas, after he agreed to perform there on his 100th birthday

Algerians braced for more repression

FROM ALFRED HERMIDA IN ALGERIES

FURTHER government suppression of Algeria's Islamic fundamentalist movement is expected after the new president, Ali Kafi, vowed to continue the policies of his predecessor.

In his first speech as head of state on Thursday night, Mr Kafi said he was determined to enforce law and order. "We need to restore the authority of the state," he said after being sworn in as the successor to Muhammad Boudiaf, who was assassinated on Monday.

The country has been close to civil war since the military intervened at the beginning of the year to prevent the election of an Islamic funda-

mentalist government, despite the fundamentalists' strong showing in elections. The army's intervention led to six months of violence, blamed on the fundamentalists by the authorities. The assassination of Boudiaf was the latest terrorist act by the fundamentalists, government sources said.

Under Boudiaf the main Muslim party, the Islamic Salvation Front, was outlawed, its leaders arrested and thousands of its supporters sent to detention camps in the Sahara.

His successor indicated little change from this policy. "The council of state is determined to continue the work of

Muhammad Boudiaf, whatever the sacrifices," Mr Kafi said. "The objectives of the council remain to fight terrorism and violence."

In an attempt to widen the base of support for the ruling council of state, Mr Kafi called for political dialogue. "As the nation prepares to celebrate 30 years of independence on Sunday, we should embark on a new phase of reconciliation," he said.

But Algeria's new president said that there could be no reconciliation with those who used violence in the pursuit of their aims, a reference to the fundamentalists.

Mr Kafi's appointment was greeted with a distinct lack of

Iraq coup attempt defeated

FROM MARTIN FLETCHER IN WASHINGTON

DISSIDENT Iraqi forces are believed to have attempted a coup against President Saddam Hussein last Monday, according to reports in Washington yesterday.

The attempt to overthrow the Iraqi dictator apparently was mounted by a group in the elite Republican Guard, but was suppressed by Saddam's security forces, according to the reports, which quoted US officials. Middle East diplomats and exiled Iraqi opposition leaders.

Intelligence reports of the coup attempt triggered frenetic activity at the Pentagon, which some time ago had drawn up elaborate contingency plans in case Iraqi coup leaders requested American military help. Prince Bandar bin Sultan, the Saudi ambassador in Washington, flew home for consultations after a long meeting at the White House on Tuesday afternoon.

The mere fact of serious discontent within some of the Iraqi leader's most pampered forces will hearten the administration in a presidential election year.

Santiago gives up poll fight

The runner-up in the Philippine presidential election, Miriam Santiago, has dropped plans to contest the election of Fidel Ramos and said she would accept a fellowship at Harvard University. Mrs Santiago, who lost to Mr Ramos by fewer than a million votes, insists she lost by fraud.

President Roh Tae Woo's efforts to keep cool in South Korea's sweltering summer have set a fashion trend as the government tries to force citizens to cut back on energy. Mr Roh attends official meetings in a white, open-necked short-sleeved shirt with no tie and sometimes removes his jacket in the 35°C heat, informally almost unheard of in Seoul's conservative business circles.

The Norwegian spy Arne Treholt, who had been sentenced to 20 years imprisonment for spying for the Soviet Union and Iraq, was pardoned yesterday after serving eight years in prison.

The annulment of Princess Caroline of Monaco's marriage to Philippe Junot was delayed for a decade because the French playboy refused to meet Vatican officials. *Paris Match* reports.

Rod Steiger, 66, and his wife, Paula, are expecting a child in February. It will be the actor's second child and Mrs Steiger's first.

The Japanese prime minister, Kiichi Miyazawa, says he wants his countrymen to live in bigger houses, work fewer hours and spend more time relaxing. "We've been exporting to foreign countries while living in rabbit hutches," he said.

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Clifford Longley

Rome and Brussels both stumble over the S-word

Heated argument erupted in the Roman Catholic Church in 1989. At the heart of the quarrel was the word "subsidiarity". It started when the Vatican appointed a new and controversial Archbishop of Cologne as successor to the late Cardinal Joseph Höffner. In so doing the Vatican swept aside the ancient rights of nomination of the city's cathedral chapter.

Suddenly all over the world groups of leading theologians began publishing manifestos attacking alleged excesses by the Vatican. The lists of protesters included 163 priests and professors in Germany, signatories of the original Cologne Declaration, as well as 200 in France, Spain and Belgium, 63 from Italy and others elsewhere. The Americans staged a show of their own. All were insisting that the Vatican must stop trying to run the whole Roman Catholic Church, with its 1,000 million members in 200 countries, from a few curial offices in Vatican City.

In the context of the Maastricht Treaty, subsidiarity has finally made the journey from the obscurity of Catholic social teaching to secular front page headlines. It is the crucial concept which has been enshrined in the Maastricht treaty "to protect Europe from Jacques Delors" — although ironically it was his use of the word in a Brussels report which first brought it to Foreign Office attention. It is Anglicised church Latin, a clumsy but indispensable word in Europe's evolving institutions, because there is no other which says what needs saying. The doctrine of subsidiarity means that in any social organisation the right level of decision-making is the lowest level possible.

Although a Catholic doctrine, it does not appear in the code of canon law that defines the constitution of the Roman Catholic Church. This may be partly because subsidiarity is more easily used as a general moral precept, shaping the attitude of the law-maker, than as a precise expression in constitutional law. Its neglect as a principle of church government has made the Catholic Church notorious for its centralism for more than a century. And there are peculiar reasons why.

The definitions of papal infallibility and universal papal jurisdiction of the First Vatican Council in 1870 gave official approval to the "ultramontane" party, supported by the English Cardinals Wiseman and Manning but opposed by Cardinal Newman. Henceforth, said the ultramontanists, the church was to be governed by the pope, and the bishops were merely his delegates. Thus while the principle of subsidiarity was already shaping the relationship between regional and federal government in newly unified Germany, in its original habitat of the Catholic Church, subsidiarity was swept aside by papal aggrandisement.

The First Vatican Council ended prematurely — French soldiers were at the gates of Rome — and therefore failed to balance ultramontanism with subsidiarity. The Second Vatican Council (1962-5) produced a more careful view of papal power. Subsidiarity and collegiality were reasserted in church government. Every diocese was part of the universal church but was also a "local church" itself; the pope had universal responsibility, but so had every bishop, who was not merely a papal delegate but a source of authority in his own right. The model of church government was no longer to be the pope, acting alone and centrally, but the pope-with-bishops, collegial and dispersed.

Ultramontanism lives on, however, as the Cologne appointment of 1989 demonstrated. To the dismay of leading American Catholics, the Vatican can still reach inside leading Catholic universities in the United States to sack distinguished professors. English priests seeking laicisation in order to marry find their applications delayed for years in some Vatican in-tray. The subsidiarity doctrine says both forms of discipline ought to be exercised as low down the church hierarchy as possible; so Rome has not merely failed to act wisely, it has usurped power from where it rightly belongs. Without subsidiarity, hierarchy as a method of government is a monster.

If lawyers discover how to plant subsidiarity effectively in EC law, they will have succeeded where the canon lawyers have so far failed. Meanwhile the Roman Catholic example is a warning to all European constitution-makers. It is no use upholding subsidiarity merely as a pious principle. That was not nearly enough to stop the Vatican overriding the ancient rights of cathedral chapters.

As Neil Kinnock prepares to step down, John Grigg wonders how a man in his prime can use his talents

Is there life after politics?



Retired early: Roseberry ceased to be leader at 50

his speeches, and a reluctance "to engage in the drudgery of routine politics". He had not proved a master of detail.

Yet there was some evidence of political talent out of the ordinary. There was a "canny" streak in him beneath his frothy rhetoric. He had departed from the "package of views" represented by the Tribune group of which he was a member when he came out as a passionate opponent of Welsh devolution. This had resulted in "something of a personal triumph" for him when the Welsh returned a four-to-one "no" vote in the 1979 referendum on the issue.

We all know the rest. His canny was shown again when he incited the Tribune group's wrath by attacking Tony Benn and so helping Denis Healey to win the deputy leadership in 1981. He became Michael Foot's favourite politician, and his natural successor two years later. As a left-winger in whom right-wingers could detect a redeeming realism stimulated by an overriding desire to win, he seemed just the man to lead the party back to the Promised Land.

Unfortunately for him, he has failed in two elections and has now chosen to stand down while still in the prime of life. There is no true precedent. Roseberry was under 50 when he resigned the leadership of the Liberal party in 1956, but he had been prime minister, if only for a short time and without much distinction. He also had a temperament more suited to semi-detachment from politics than to active, day-by-day involvement in the hurly-burly. With great material resources and his interests as historian and bibliophile, his deprivation was in no way comparable with Mr Kinnock's.

What will Mr Kinnock do with the rest of his life? When he told Caroline Moorehead he wanted to retire at 50, he went on to say: "I want to play cricket in winter, and sing in the choir." He also said that he had an idea of writing novels, which he described as "the most direct and painless way of telling the truth for politicians". The epigram is worthy of Disraeli, but will he demonstrate Disraelian gifts as a novelist? His colleagues may feel some unease at the prospect of a Kinnock *roman à clef* about the events and personalities of Labour politics in the past decade or so, but such a work would certainly be preferable to the self-serving and often unreadable memoirs now almost obligatory for political bygones.

He has experience and is still relatively young, a powerful combination. He also has the ability to amuse and charm, which may be more noticeable again now he has shed the burden of leadership.

He may not have it in him to be another Gladstone, putting his successor in the shade and staging a spectacular comeback after some equivalent of the Midlothian campaign. For one thing, Gladstone then already had behind him one long and fruitful term of office as prime minister. But there is no reason to suppose Mr Kinnock will become an obscure backbencher.

If he stands for, and is elected to, the parliamentary committee, he will have to be given a major shadow portfolio — perhaps foreign affairs, which would extend his range of knowledge while keeping him in the public eye. Alternatively, he may prefer to stay on the back benches, and in that case there might be an important role for him in promoting the convergence of moderate Labour and Liberal Democrat forces, without which Britain seems likely to be a *de facto* one-party state for some time to come.

A nation trapped by its past

France's troubles have ancient roots, writes Charles Bremner

To understand the ugly psychodrama now being played out on the French highways this week, one need look no further than two principal players. On one side there is Naf-Naf, the burly, truculent truck driver who takes his name from the CB radio "handles" that the routers adopted from 1970s America.

While Naf-Naf is sweating it out on the A-1, a typical face in the leaderless mob, glance at his adversary: Jean-Louis Bianco, President Mitterrand's minister for equipment, transport and housing. M Bianco is every centimetre the archetypal mandarin of central power, the figure who has been running France from Colbert, through revolution and upheaval, to this latest *fin de siècle*. A brilliant prince from that proving ground of the gilded elite, the École Nationale d'Administration and the Conseil d'État, the 49-year-old M Bianco came to his ministry from a job as M Mitterrand's *chef de cabinet*. Like many other ministers, he has never had to expose himself to the whims of the electorate. Now for the first time, he has had to emerge from the cool provision of his policy decisions to face the fury of some very unwashed masses. He looks about as exasperated as a dignitary of the *ancien régime* faced with a salon full of muddy peasants. And, in case one

forgets, M Bianco represents a socialist government.

That little paradox is just one of the web of those exquisitely French contradictions which have been so in evidence in the week in which President Mitterrand, the socialist monarch, risked his life in a *beau geste* that reopened Sarajevo airport and then proved impotent in the face of the invasion of his own motorways. At the root of the lorry blockade is the grand paradox that France, the country which invented the notion of human rights and personal liberty, in some ways offers its citizens the least of either among the advanced nations. Anarchic protest is so common, whether by 19th-century communards, 1960s students, or 1990s farmers and air-traffic controllers, because government — or *le pouvoir* (power), as it is tellingly termed — is so distant from the people. In more modern terms, the magazine *L'Événement du Jeudi* summed it up recently: "The whole of French history testifies to the profound and paradoxical divorce between the citizen and the state."

This vacuum between the ruled and the rulers, as native French observers have been noting for nearly two centuries, leaves little feeling of common cause, and breeds the streak of defiance at the expense of fellow-citizens in such national pursuits as tax evasion or homicidal driving.



Contented citizen or powerless pawn? Cartier-Bresson's archetypal Frenchman

The lorry drivers, according to the conservative *Quotidien de Paris* yesterday, are playing up because it is the only way to make oneself heard under the present administration. "This business illustrates in striking manner that French society suffers today from a mortal infection: ill-government."

The newspaper was making a partisan point, but the condition has afflicted the country for much longer than the 11 years of the Mitterrand administration. As far back as the Second Empire, the political writer Prevost-Paradol diagnosed the disease as centralisation. This, he said, reduces relations between citizens to mutual irritation and distrust, and prevents the development of a civic spirit.

and Empire, the political writer Prevost-Paradol diagnosed the disease as centralisation. This, he said, reduces relations between citizens to mutual irritation and distrust, and prevents the development of a civic spirit.

Even the greatest patriots, such as André Frossard, the writer who has just written a defensive book called *Excuse Me for being French*, speak enviously of that great Anglo-Saxon invention, team spirit.

Of course, the country is a democracy, with more elected representatives per head than any other in Europe, but with the exception of local mayors, there is a feeling that all power is wielded by the governing classes of Paris, an élite which, whatever the political colour, is drawn from the same club of old boys and girls from the *grandes écoles* and senior civil service.

No other Western leader enjoys the power of the seven-year presidents of the Fifth Republic, figures who, apart from a rare episode of "habitation" in the late 1980s, wield untrammelled authority over the executive, legislature and the judiciary. In no other country could one imagine a president building extravagant monuments to his reign, as M Mitterrand has with the Grande Arche, opera house, pyramid and new state library.

Much as the French complain about the tyranny of the state and its endless and often empty directives (such as the hopeful one yesterday which suspended the law banning lorry traffic at weekends), something in their character clearly thrives under them. Parliamentary government has been a failure every time it has been tried, and the greatest advances have always come when the state and leader were left to be one.

Perhaps, as some outsiders suggest, Proust's "immense human being that is France" has lost its old-fashioned individualism. Perhaps the great qualities of the *esprit français* can be ascribed to the failure of the national psyche to catch up with the country's great leapfrog in the post-war years from a 19th-century agrarian economy to an urbanised industrial leader. The old world charm, the gentle formality and the great French art of living, so prized by foreigners, really are after all the other side of that infuriatingly medieval behaviour on the highways.



...and moreover

PHILIP HOWARD

English has far the largest vocabulary of any language. You have only to compare the OED with other national dictionaries to see that. This has come about because English is so widely spoken around the world that it takes in the local dialects of other languages, and because it is universally used as the language of science and technology. So the new vocabulary is coined in English. Nobody can hope to use more than a fraction of English. We try to get as much as we can manage of the central core, and then top it up with the particular words of our trades and idioms.

Not even a polyglot polymath such as Thomas Macaulay deployed more than a small fraction of the English vocabulary, and he alarmed people even as a small boy by shooting off "quite printed words" as a linguistic missile firing multiple warheads. I wish I had a memory half as capacious as his. He said that if by some miracle of vandalism all copies of *Paradise Lost* and *Pilgrim's Progress* were destroyed, he would undertake to produce them both from recollection whenever a revival of learning and printing came. He was a dictionary in trousers. But even Tom only skimmed the shallows of the language.

Our memories and vocabularies are card indexes, consulted and then put back in disorder by authorities which we do not control. In the jungle of language there are no exact synonyms. Chubby is not pre-

cisely the same as boxum, fat, plump, and all the other near-synonyms. One man's turnip is another man's swede. A rare undergrowth in the linguistic jungle consists of solitary words without synonyms. Why have we invented words for being feckless and reckless, but not leafless and reekful? Why are we disgruntled, but not its positive? Wodehouse actually created the back-formation in *The Code of the Woosters*: "He spoke with a certain what-is-it in his voice, and I could see that, if not actually disgruntled, he was far from being grunted." The word comes from the frequentative of grunt. It means to make little grunting noises as of a happy pig. It is pure accident that we have only just invented grunted, as a joke.

The same, with disgust and dishevelled. The dis- in the latter means not or un-. The shevelled comes from the French *cheveux* or hair. In English the word originally meant wearing nothing on the head, as in a history of King Arthur of 1450: "She was dishevelled and had the fairest head that any woman might have." Then it came to mean uncombed and with hair flowing free. Then it forgot about the hair, and took on its modern meaning. The language would be richer if we could say, admiringly, of a tidy person: "She's so shevelled." Why can we not say, admiringly, of a tidy person: "She's so shevelled." Why can we not say, admiringly, of a tidy person: "She's so shevelled." Why can we not say, admiringly, of a tidy person: "She's so shevelled."

century, without giving us a word for having our flabber ungested. The experts suggest it is an invention made by coupling flabby or flap with agast. If we need a word meaning having our flabbers ungested, we shall make one.

The same uneven growth of lingo has made it possible for us to be undone, but not "done" in the opposite sense, and demoralised but never exactly moralised. The sick man is dis-tempered and distraught, but not tempered and traught when he gets better. We can be nonplussed, but not plussed, and nondescript, but not descript. There is an opposite to inept, which is apt, but it does not mean the opposite of inept. Why no common corrigible? Ruthless, but no ruth. Actually, we used to have ruth: "Look homeward, Angel, now melt with ruth." With its huge vocabulary, English has a class of words for which we have not yet felt the need of antonyms.

Beside these solitary single words with no opposites, there are double words that say the same idea twice. We could call them autotautologous words, which repeat themselves for emphasis. A skirt already means an edge, border, or extreme part. Yet since Spenser, we have felt the need for belt and braces by having outskirts. To bode already means to portend, or have an uneasy presentiment. To forebode repeats the idea internally. There is no rhyme or reason in the luxuriance of English.

Dirty tricks of Europe

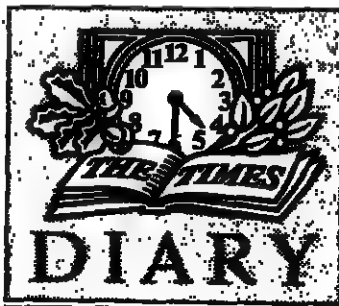
WITH Carlo Ripa di Meana now resigned to domestic politics in Italy, John Major is wasting no time in wreaking revenge on the former environment commissioner who for so long branded Britain the dirty man of Europe.

On Monday, Michael Howard, the environment secretary, starts a tour of European capitals in his role as chairman of the EC council of environment ministers. First stop will be Rome for a meeting with di Meana, now in the humbler post of Italian environment minister.

Howard and his predecessors have endured a parody of uncomfortable negotiations with di Meana in the past, on subjects ranging from dirty British beaches to Twyford Down. There can be little doubt that Howard will relish the opportunity of meeting out similar medicine to di Meana.

In particular, it is understood, Howard will concentrate on the poor standards of Italian beaches from Viareggio to Calabria. One of Howard's aides says: "He will be holding meetings with all the environment ministers. Carlo Ripa di Meana is the first. We will be putting our foot down about dirty Italian beaches."

Di Meana's rather sudden return to Rome has created a vacuum in Brussels, and one which officials say may not be filled until the end of the year. In the meantime, Karel van Miert, the transport commissioner, will be acting as caretaker for the environment portfolio. This should not only enhance Howard's powers throughout the British EC presidency, but will also limit any of those embarrassing rows with Brussels over environmental standards at home.



Trading memories

BARBARA CASTLE and her erstwhile editor, Richard Cohen, have been reunited once more after Macmillan this week snapped up the memoirs of the redoubtable Labour baroness for a reputed £50,000.

When Cohen was made redundant as publishing director of Century Hutchinson last year, the memoirs, *Fighting All the Way*, departed with him. It has now been discovered that a clause in the contract struck between Castle and the company apparently stipulated that Cohen must remain the book's editor.

Cohen finally joined Hodder & Stoughton in May, but the firm has surprisingly allowed the book to be bought by its rival this week. Roland Phillips, publishing director at Macmillan, says he is delighted with the coup. Castle's diaries, which many regard as the best of their kind since the war, were also published by Macmillan, and Phillips hopes the new work will have as much impact.

Castle, 81, whose diaries wounded many of her old sparring partners — Callaghan and Benn to name but two — remains sanguine about the reactions. "I find people are more upset if they are left out. It implies they were not important enough to merit a mention."

As thousands of British holiday-makers yesterday faced prolonged incarceration on French motorways, military historian John Gollery and his wife Peggy offered their own guide to beating the blockades. The Gollerys, who returned from France this week, say that short of diverting through neighbouring countries, it is better to avoid the autoroutes entirely and discover the countryside instead. "We saw parts of France we never knew existed," says the intrepid couple, "but we do advise others with the same thought to take a detailed map, compass, magnifying glass, water, food, lots of francs and a spare petrol can. The only hitch for explorers, it

live discovered parts of France, Belgium, Spain Italy & Switzerland...



seems, is the petrol bill. The Gollerys return trip to Cherbourg from the south of France was a 1,100-mile marathon. Without the friendly French truck drivers the trip is a mere 690 miles.

Loudmouth sports

THE complaints about Monica Seles' Wimbledon grunt are as nothing to the indignation on Hampstead Heath, where Ameri-

can young bloods have been practising their favourite national sport: baseball. Certain heath-goers say the noise of 450 youngsters touching base is quite unacceptable. After receiving scores of letters to this effect, the Corporation of London has revoked its licence to the American-run London Baseball Association, leaving a diplomatic incident in its wake.

So upset are other locals about next year's ban that they have written to John Major, David Mellor and the Lord Mayor, Sir Brian Jenkins. American ambassador Raymond Seitz is also said to be taking a keen interest in the affair. Rosemary Fatovic, the association's organiser, says the players left Regent's Park two years ago in the hope of finding a more suitable pitch in Hampstead. "We only play seven times a year," she says. "They don't ban cricket, soccer or rugby on the Heath, and although I don't like to say so, there is an anti-American feel to this from some of the residents."

Playing the goat

UNINTENDED hilarity this week at an outdoor production of *As You Like It* at Ludlow Castle, the country seat of the Earl of Powis. The voracious appetites of two live goats, recruited by director Alan Cohen to lend authenticity to the role of Audrey the Goat-herd, left the backdrop stripped of virtually all foliage. At one point, Sylvester McCoy, playing Touchstone, was forced off the stage as the goats munched their way through the Forest of Arden. The cast were at the end of their wits and finally tied the pair to a suitable tree.

● Sales pitch for a Greenwich flat advertised on a Canary Wharf office noticeboard: "Canary Wharf NOT visible."



MR MAJOR GOES NATIVE

Where exactly does John Major stand on further European union? At present he is giving his supporters the appearance of having done a U-turn. This has dismayed those who previously saw him and his chancellor, Norman Lamont, as allies of Margaret Thatcher in opposing further political and economic fusion. It is also disarming moderates who were cheered by his trenchant criticism of the original proposals and his efforts to revise them. They (and, they thought, he) saw the treaty as a federalist measure from whose worst aspects tough negotiation had been able to distance Britain, but which was still a distraction from more urgent business the Community should be tackling under its existing powers.

The treaty, with its references to convergence, commonality and the extension of central competence, can only be read as an invitation to an ever more interventionist bureaucracy. Article three leaves no known area of government activity outside the reach of the EC. How the foreign secretary can suddenly describe it as Europe's first great step back from centralism is a mystery. Yet the prime minister now stands shoulder to shoulder with the great centraliser, Jacques Delors, in defence of Maastricht. His speeches are written from the old Foreign Office lexicon: Britain may become a "little England, impoverished, devoid of influence... on the sidelines of history", if Maastricht is not ratified.

Mr Major now derides the Danes, the Irish and the French for using that tool of "dictators and demagogues", a referendum, to ratify a treaty from parts of which he insisted Britain should be excluded. He will not permit so much as a free Commons vote on the treaty. The whips are to be loosed, sending to outer darkness MPs who until recently thought their Euroscepticism was viewed with favour. Last month mildly humiliating compromises on air fares, the 48-hour week and VAT — which would once have been fiercely resisted — were presented as "victories" for the sake of good relations in Brussels. Small wonder Tory backbenchers are confused when their leader says to them, "Presume not that I am the thing I was."

Senior British ministers show all the signs of having gone native. The glamour of the EC presidency, the flattery of a revived M Delors and his commissioners, the concerts and banquets and diplomatic razzmatazz seem to have convinced them that the Foreign Office was right all along. Europe is the one vision going. Britain's role in the world lies through the well-padded corridors of Brussels. As for public doubts about Maastricht across Europe, that needs only the crack of a three-line whip.

In response to such concern, Mr Major and Mr Hurd grasp at just one straw: the arcane concept of subsidiarity and its implication that a higher tier of government should only do what a subordinate tier cannot do. This, they claim, is enshrined in Maastricht, presented as the ultimate guarantee of national sovereignty.

No constitutional expert knows what subsidiarity really means. The relevant passage of the treaty gives no clue. Article two sets out 20 areas in which Community competence is to be extended, embracing realms at which even Lenin might have baulked: "the movement of persons", "strengthening of social cohesion", "the flowering of cultures", education, health and consumer protection. The article continues in 3(b): in areas which do not fall within its exclusive competence, the Community shall take action, in accordance with the principle of subsidiarity, only if and in so far as the objectives of the proposed action cannot be sufficiently achieved by the members states and can, therefore, by reason of the scale or effects of the proposed action, be better achieved by the Community. But who defines "better"?

The other reference to subsidiarity is in the preamble. Here the signatories undertake to continue the process of creating an ever closer union among the peoples of Europe, in which decisions are taken as closely as possible to the citizens in accordance with the principle of subsidiarity. Taken in conjunction with the general drift of the treaty, both articles are spurs to federalism

rather than curbs on it. The European Court normally interprets such fudges in favour of intervention. Could there be a less convincing defence of national sovereignty?

In *The Times* yesterday the lawyer and supporter of the EC, Lord Alexander, ridiculed the subsidiarity defence. He pointed out that an undefined abstraction could hardly be used by the European Court to restrain either the Commission or the Council of Ministers from executing all-embracing powers vested in them by a treaty. The only proper defence of nation's rights is for them to be enshrined in statute, like states' rights in the USA — the US constitution is far less federalist than Maastricht. Yet Maastricht vests competence over almost every area of modern government in the institutions of Europe. Those institutions are plainly meant to have absolute discretion in delegating (or not delegating) downwards. Mr Hurd cannot have read the treaty if he believes it to be a brake on centralism. It is a mission statement for federal imperialism.

At the time of signature last December, Mr Major's team privately argued that the treaty was the best Britain could do. They had been opposed to its language and drift and had sought to amend many clauses far into the night. They finally agreed to it on the basis that no real alternative existed. The rest of Europe was hell-bent on the treaty and Britain, having negotiated let-outs on economic union and the social chapter, would have to sign or leave the EC.

The Danes have shown that there is an alternative, as yet may the French. The anti-centralist movement which Mr Major detected behind the scenes at Maastricht has come into the open. Scepticism is out of the cupboard and is directed at the very concerns that Mr Major voiced, alone and courageously, before Maastricht.

Following the Danish vote there was much talk of "picking up the pieces after Maastricht". Although diplomats may dislike the prospect of renegotiation — and keep saying the result would be "worse for Britain" — they are paid to negotiate. Maastricht reflected the ambitions of a corporatist Europe of the 1980s. It is outdated amid the anti-centralist worries of the 1990s. The case for renegotiating is strong, even if it takes time and proves painful. There is no urgency behind this treaty. There is a huge agenda for the Council of Ministers to pursue and powers under existing treaties to pursue it.

Until recently, the British argued that the Single European Act offered sufficient authority to achieve a "common economic space". Until the single market was a reality, which is far from the case, and until Europe had reformed its agriculture, negotiated a new GATT, accepted new members and sorted out its chaotic budget, the EC should not seek new powers — assuming it ever should. This had the virtue that subsidiarity was reflected in the Single European Act, an act aimed primarily at opening up Europe's markets. Anything not in it was for national governments to decide.

The government could now reasonably argue that Maastricht is a distraction and that M Delors' Commission should be asked to look afresh at its provisions in the light of the Danish vote. Instead, Mr Major is presenting it as a bastion of national sovereignty. This is fantastical. With each acceptance of EC aggrandisement, notably on the 48-hour week directive, and with each act of sabre-rattling against Tory backbenchers, he is making his path back to his former admirable position more difficult. The Foreign Office is trying to draft some sort of declaration that might make Maastricht acceptable to the sceptics. This would be a work of genius, given the woolly, all-embracing character of the treaty.

Can Mr Major now reassure his supporters and the public that he is still his old self? He may be dissembling for the sake of appearances during his EC presidency. He may be set on shelving Maastricht indefinitely, but meanwhile dare not allow indiscretion in his ranks. He may choose to make the British presidency an exercise in delay and obfuscation. He may have some other game plan. Perhaps. At present he is merely sowing confusion.

FAR FROM GRUNTLED

Whoever wins the finals in the next few days, Wimbledon 1992 will go down as the year of the grunt. Gruntometers have recorded Monica Seles's explosive noise as she strikes the ball, particularly when serving, as registering as many decibels as a diesel train. John McEnroe and Jimmy Connors are two others who groan when serving, as though it is rather than the ball that is being struck. Is it mere imagination that their grunting seems to grow louder and shriller when they are losing a crucial point but is inaudible when they are practising?

Grunts are partly a consequence of modern coaching, which encourages athletes to let everything hang out, even unattractive noises, at moments of extreme effort. It is also a form of aural intimidation, as practised by infantrymen who yell as they charge, and by the All Blacks with their minatory haka war-dance. But it comes close to cheating if the grunt is so loud that it blows out the sound of the racket hitting the ball, the first clue for the receiver about how fast the ball is going to arrive over the net.

But it is as Wimbledon gamesmanship that the new ploy of grunting has been brilliantly successful. The grunter can project a fifth-columnist's doubt from her mind into that of her opponent, breaking her concentration and causing her to feel that she has been hard done by. Once a receiver has started to feel sorry for herself, her chances of watching the ball rocketing onto her racket are diminished. The grunt is not the secret weapon, but the irritation it causes

Professional sport is about winning, while staying just on the windy side of the rules. At tennis, receivers of service jog from foot to foot more ostentatiously than limbering up requires, especially up at the net in doubles, hoping to deflect the attention of the server. In mixed doubles the men tend to hit the ball as hard as they can at the women in the other team. At cricket a batsman who snicks a thin edge behind rubs his elbow — or his stomach — when appealed against for lb.w.

Footballers diving into the penalty area and writhing as if they are auditioning for the death throes of Richard III as performed by Olivier ought to belong to Equity, and wrestling is nothing but feigned agony and acting. Rugby has made it illegal for scrum halves to make a dummy run without the ball in the hope of luring the opposition offside. At golf the gamesman concedes three-foot puts early in the game, before overwhelming his opponent with doubt by demanding that he sink an 18-inch putt at a crucial late hole.

And fair enough, too. Umpires should only penalise grunting that is so loud it constitutes cheating. The counterploy to grunting is not to on-grunt or grumble, but to play Miss Nice Guy. The game is already half lost once the non-grunter is exasperated into complaining. But by far the most effective gamesmanship is to get the notoriously partisan centre court on your side, so that they clap every point you win even if it comes from a double fault. What profit a player if the grunt wins her the point, if she loses the sympathy of the crowd?

Thinking again on Maastricht

From Mr Douglas J. McBean

Sir, It is disingenuous of the prime minister to suggest that Conservative members concerned about Maastricht did not express their opposition during the recent general election campaign. Both major parties discouraged debate on Europe, knowing that any open discussion would leave them hopelessly disunited.

Baroness Thatcher rightly pointed out in that other place yesterday (report, July 3) that the British public had been given no choice on April 9, with the manifestos of the Tories and the Liberals committed to Maastricht and the Conservatives committed to a referendum. If Maastricht is not already dead and buried, courtesy of our friends in Denmark, it is imperative that a referendum be held.

Yours faithfully,
DOUGLAS J. McBEAN,
24 Pampas Close, Highwoods,
Colchester, Essex,
July 3.

From Lord Mackenzie-Stuart

Sir, Since my description of the definition of "subsidiarity" contained in the Maastricht treaty as "gobbledygook" (letter, June 15) has been repeated in your columns (letter, June 23; Woodrow Wyatt, June 30; Lord Alexander, "Pinning Europe down", July 3) may I add a word of amplification?

The bad draftsmanship of article 3(b) is not, in my view, a sufficient reason to withhold ratification of the treaty. My object was to point out the difficulties which will, inevitably, face the European Court of Justice and to regret the burden placed upon the court which better thought could have prevented.

That the court will, not for the first time, make sense of politicians' hotchpotch I do not doubt.

Other provisions of the treaty are of great importance for the future of Britain in Europe and should be recognised as such.

Yours faithfully,
MACKENZIE-STUART
(President, European Court of Justice, 1984-8),
7 Randolph Cliff,
Edinburgh 3.

From Sir John Acland

Sir, You report (July 1) the foreign secretary as saying that those who wanted to join the Common Market for free trade had got their history wrong. "The Community's underlying motivation has always been political", he said.

If that is so the British people were misled by their so-called political leaders when we joined: when the referendum was held in 1975; and are now being held in contempt by the present government. Thus Mr Hurd's remarks sound like sophistry to me.

The future may show that it is he who has got it wrong, but if it does not he will certainly go down in history as one of those principally responsible for selling British democracy down the river.

Yours faithfully,
J. H. B. ACLAND,
Fenton Court, Honiton, Devon,
July 1.

Too old to work?

From Mr John E. Waugh

Sir, The government is to press the EC to do something about the employment ageism that so clearly exists within the bureaucracy in Brussels (report, June 22). This is worthy of less than one hearty cheer if at the same time it continues to do so little about the climate of ageism that festers largely unseen and unreported in the UK.

Many individuals are facing despair and hopelessness, and the economy is turning its back upon a vast fund of experience and talent. Look at the "job clubs" stuffed with 40 and 50-year-olds — and these the ones prepared to go along to them.

What attitudes do personnel managers display when recruiting their own kind? In a survey of vacancies advertised recently in the Institute of Personnel Management magazine, not one was filled by a candidate aged over 50.

Yet at 50 we have one third of a working life ahead, and probably fewer of the distractions and pressures that are so disruptive earlier in one's career.

The government may swing into action over a few jobs in Brussels: it would do a great deal more good if it were to use its vigour to address the misery of ageism here.

Yours faithfully,
JOHN E. WAUGH,
4 Torre Close,
Eastleigh, Hampshire,
June 22.

Wimbledon wash-out

From Mrs Stella M. Lilley

Sir, If the Romans had the wit and ingenuity to make a canvas cover for the Colosseum, over 2,000 years ago, surely Wimbledon could sport similar protection, at least over the centre court, to avoid the dismal and frustrating spectacle of a completely rained-off day like today.

Yours faithfully,
STELLA M. LILLEY,
Kingsdown Park House,
Tinkerton, Kent,
July 3.

LETTERS TO THE EDITOR

1 Pennington Street, London E1 9XN Telephone 071-782 5000

Honouring the victors of El Alamein

From Mr P. F. Cumberlege

Sir, The Marquess of Aberdeen and Temair, with others, has written to you (letter, June 27) proposing a 50th anniversary service of thanksgiving at St Paul's in commemoration of "the victory... over Rommel in the autumn (my italics) of 1942" at El Alamein.

I hope that those who take part in the service and those who address the congregation will remember and give equal credit to those, from spy, rating, airman and private soldier to their commanders-in-chief, who fought and won at El Alamein the battle in July 1942 at which Rommel was stopped and beaten.

The enemy was then held for the months that were needed to prepare the second victory, in October.

Yours faithfully,
P. F. CUMBERLEGE,
Balavoulin, Estanton, Ross-shire,
June 30.

From Mr Godfrey Talbot

Sir, May I add a voice to the call, surely irresistible, by those who urge an event of major remembrance in the United Kingdom of the historic battle of El Alamein?

I was a privileged eye-witness to the events. As the BBC war correspondent at the front with the Eighth Army I broadcast the news on the day of the breakthrough. With that and other dispatches, it was my fortune to see and tell the Rommel-rout across North Africa.

El Alamein was the turning-point of the whole war and be sure that radio and television will be honouring the anniversary. But a service of thanksgiving in St Paul's? Yes please.

Yours faithfully,
GODFREY TALBOT,
Holmwell, Hook Hill,
Sandstead, Surrey,
June 27.

From Mrs Sybil Marshall

Sir, Many of your readers below the age of 55 may need to be reminded that from the outbreak of the second

world war all the bells in the UK were silenced in order that the sound of them be held in reserve to give warning of the expected invasion.

The ban was lifted on the Sunday morning following the victory at El Alamein and from every bell-chamber came peals of joy, relief, thankfulness and pride. To those of us who heard the bells that morning, it was a moment never to be forgotten.

I hope that the signatories of the letter will succeed in arranging some sort of memorial for those who took part in the battle: but for the rest of us, for those who were alive that day and those born since, could we not celebrate our joy, happiness and pride once more by setting all the bells in the UK ringing for 15 minutes on the first Sunday after the anniversary?

It would cost so little — and mean so much.

I am, Sir, yours faithfully,
SYBIL MARSHALL,
40 St Mary's Street,
Ely, Cambridgeshire,
June 27.

Garden for war dead?

From Lady du Cann

Sir, Within yards of the Cenotaph in Whitehall, by the Ministry of Defence, stand the statues of Sir Walter Raleigh, Lord Slim and Lord Montgomery, three of our national heroes. The area is aesthetically dull.

I wonder if a garden could be created around the statues in memory of those who died fighting for our freedom. A garden design could be chosen from a competition. The cost would be modest, but our debt to those who died for our tomorrow is incalculable.

A garden would enhance the area and emphasise to passers-by, including so many visitors from abroad, by a living memorial how much we value our freedom.

Yours faithfully,
JENIFER DU CANN,
9 Tufnell Court, Tufnell Street, SW1.

From Dr R. Neville Brown

Sir, The 1981 Education Act not only covers arrangements made by local education authorities for children with special needs but also provides for the inspection and approval of independent special schools.

I run such a school for dyslexic children at which some LEAs place children who have not made progress in mainstream schools. However, what is alarming is the growing number of intelligent children whose LEAs will not assess them and whose difficulties are such that they will clearly leave school without any GCSE qualification.

Children with statements of special educational needs often do not fare better. Recently, a child from a London LEA was brought to me. At 13 and "statemented", he had good intelligence but a literacy level of six-and-a-half. His LEA provided him with specialist tuition for half his timetable; the matter here is clearly not simply one of allocation of scarce resources, as is often claimed, but more a failure by LEAs to use the best, proven facilities available. In 1992 there are no more DES-approved special schools for dyslexics than there were in 1984.

The root of the problem is not so much lack of resources but the inability of parents of children with special needs to gain access to the best provision available. Had the Audit Commission looked at the full range of possibilities, I am sure that it would have recommended that direct funding for "statemented" children be made available at schools approved by the 1981 Act as an alternative to LEA provision.

Unlike the LEA schools, ours are inspected every two years and must conform to stringent legal requirements.

Yours faithfully,
E. NEVILLE BROWN (Principal),
Maple Hayes Dyslexia School,
Abnalls Lane,
Lichfield, Staffordshire.

Polytechnics' future

From Professor P. D. J. Weitzman

Sir, Matthew A. Donohue ("Donnish delusions", June 19) asserts that the polytechnics are destined to become second-class universities and that a re-established hierarchy will quickly ensure the continued superiority of the older institutions.

He identifies the key question: what makes a university? But isn't it an anachronism to seek an answer through Cardinal Newman's 140-year-old perspective? Surely the education turbulence of recent years has thrown up rather more contemporary ideas and definitions of what universities can be.

If anything has been learned from the success of the polytechnics it must be that both the demand for higher education and its style of delivery display a diversity that is valuable and stimulating. The homogeneity of the university system has long been a myth. Let us not forget that of our present 45 "old" universities only 17 were in existence in 1945. The majority of them are recent creations with a range of birth histories, styles and missions. Indeed some polytechnics can claim a longer tradition than many universities.

Doubtless the creation of all our postwar universities was greeted with scepticism by the more established institutions. "Dilution" is the articu-

lated fear, but in reality the whole system is strengthened by the wider network and the greatly enhanced opportunities for students to pursue their studies.

The perpetuation of a system of academic apartheid serves no purpose other than to pander to the British weakness for categorising people, their abilities and their potential into tidy prejudiced slots.

On the other hand an enlarged comprehensive university system provides the impetus for creative competition and innovation, for the pursuit of diversity and distinctiveness and for a clarification of mission and objectives. The student is the beneficiary.

In a more open and demythologised university system attention to the quality of teaching, learning and the overall student experience will establish new ratings and hierarchies and will allow the "new" universities to play to their strengths on a field at least level by title.

Groucho Marx may have been happy not to join any club that would have him as a member. The polytechnics cannot (and need not be so) choosy.

Yours sincerely,
DAVID WEITZMAN
(Assistant Director),
Cardiff Institute of
Higher Education,
PO Box 377, Llandaff Centre,
Western Avenue, Cardiff.

Threat to future of 'Queen Mary'

From the Chairman of the World Ship Trust

Sir, Following on from Lord Lewin's formation of the urgently needed National Ships Preservation Committee (report, May 18) and the subsequent correspondence (May 28), there are few more deserving causes "on the books" of the World Ship Trust at the moment than the *Queen Mary*.

The *Queen Mary* Foundation in California has just told me that with the impending loss of the Walt Disney company as her present manager the future of this greatest of all ocean liners is about to rest in the none too sure hands of the port of Long Beach.

Whilst the city of Long Beach says it intends to find a successor to the Disney company it has never been an active supporter of the *Queen Mary* and is now of the opinion that a more likely alternative is to scrap the ship. By September it may be too late to save a ship that, were he still alive, would have been very much in John Mashefield's mind when he ended his poem "Ships" with the words:

They mark our passage as a race of men,
Earth will not see such ships as these again.

Tragically, quotes from Rupert Brooke's "The Soldier" are likely to become more relevant.

Yours faithfully,
EWEN SOUTHBY-TAYLOR
(Chairman, The World Ship Trust),
At the Marine Society,
202 Lambeth Road, SE1,
June 30.

From Mr W. J. A. Nicolle

Sir, When I visited the *Queen Mary* moored off Long Beach, California, recently I was struck by her wonderful condition and how appropriate it would be for her to be back in the country of her birth. The most appropriate location would be Southampton, though Portsmouth, home already of the *Mary Rose* and the *Victory*, would be an alternative.

I appreciate that the financial implications are vast, but her sister ship, the *Queen Elizabeth*, perished 20 years ago in a Hong Kong fire and the *Queen Mary* remains almost the sole monument to a bygone age of British craftsmanship and ship-building splendour.

Without wishing to minimise the scale of the challenge, can I urge widespread consideration of what can be done to save this much-loved vessel and to bring it back as a financially viable monument to our past maritime glory?

Yours faithfully,
W. J. A. NICOLLE,
Longmead, The Wilderness,
Lindford,
Haywards Heath, West Sussex,
June 25.

Appeals against bail

From Sir Michael Davies

Sir, The suggestion by Mr J. R. Spencer (letter, June 25) that the prosecution, as in Scotland, should have the right of appeal against the grant of bail is excellent: it is always salutary for any judge to know that the court's decision is not necessarily final.

However, that does not go to the root of the problem. The reasons for the occasional apparently perverse granting of bail are surely these: The Bail Act 1976 creates a presumption in favour of bail — i.e., a court must give bail except in certain specified circumstances, usually if the court is satisfied that there are substantial grounds for believing that the accused, if bailed, will fail to surrender, commit a further offence or obstruct the course of justice.

Nowadays, this statute, the horrors real or alleged of custody and the need to keep the prison population down are constantly injected into magistrates. So overworked with compassion, is it surprising if a bench occasionally goes wrong?

If the "steps" which the Home Office says have been taken or are "in train" include a sharp reminder to magistrates that the protection of the community is more important than temporary inconvenience to a proven dangerous person, then such occasions should become rarer.

Yours truly,
MICHAEL DAVIES,
6 Stone Buildings,
Lincoln's Inn, WC2,
June 25.

Garrick choice

From Miss Caroline Harmer

Sir, On February 29 I attended a very enjoyable fathers' and daughters' dinner at the Garrick Club (letters, July 3). The fathers at our table numbered two lawyers, one actor and one journalist. The daughters consisted of an artist, a theatre director, a television producer, a television researcher and a lawyer.

If the fathers find themselves still members of a men-only club after the vote on July 6, how will they explain to their daughters their lack of choice?

Yours faithfully,
CAROLINE HARMER,
PO Box 70,
Newbury, Berkshire RG15 8XA,
July 3.

Weekend Money letters, page 32

Letters to the editor should carry a daytime telephone number. They may be sent to a fax number — 071-782 5046.

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OBITUARIES

ARTHUR LUNDAHL

Arthur C. Lundahl, a pioneer in photographic intelligence and first director of the Central Intelligence Agency's national photographic interpretation centre, died in Washington on June 22 aged 77. He was born in Chicago.

THE keen eyesight of Arthur Lundahl precipitated an international crisis in October 1962. Arguably, it brought the United States to the brink of a third world war. Lundahl was the man who took to President John Kennedy the news that photographic reconnaissance pictures taken over Cuba which seemed, at first sight, to be of innocent farm land, actually portrayed missile transporters, launchers, and other equipment for the installation of a missile base "Mr President," "I am sure of this as a photo interpreter can be sure of anything, I am convinced they are missiles."

Lundahl graduated from the University of Chicago, where he became an instructor in photography, photography and a training programme. His career as a photo interpreter began in the Aleutian Islands during naval service in the second world war, when he was responsible for analysing pictures taken during reconnaissance flights over Japan. After the war he became civilian chief of the photographic division of the navy's photographic centre in Washington, developing a reputation as a brilliant interpretation specialist and photo

scientist. But unlike many scientists, Lundahl was also an articulate speaker with the knack of making highly technical material comprehensible to laymen, and it was this talent which led the CIA to hire him.

It was the beginning of the U-2 era, with high-flying reconnaissance aircraft penetrating the airspace of the Soviet Union and other parts of the world. With satellites yet to be developed, the US intelligence agencies had, for the first time, precise and current data on what was happening on the territory of their cold war adversary — and that of their allies as well. The photographs, however, needed interpretation, and Lundahl was given the job of setting up the CIA's photographic intelligence division. He regularly briefed President Eisenhower, the secretaries of state and defence, and the joint chiefs of staff on his findings.

After the U-2 piloted by Francis Gary Powers was shot down over the Soviet Union, the National Security Council ordered that a centralised photo interpretation centre should be set up to serve all the intelligence agencies. Lundahl was named as its first director in December 1961, and it was this unit that made the allegations about Cuba which turned out to be all too true.

Lundahl retired from his post in 1973 because of severe arthritis, receiving the CIA's Distinguished Intelligence Medal, the Presidential National Security Medal, and the Defence Intelligence Agency director's Exceptional Civilian Service Award. "Art Lundahl," wrote Allen Dulles, former head of the CIA, "has done as much as any man I know to protect the security of this nation."

Lundahl was widowed in 1966. He is survived by a son and a daughter.

BERNARD NOSSITER



Drawing his prosperity from *The Financial Times*, Penguin Books and Madame Tussaud, ten years later when he returned to London Nossiter was considerably less enthusiastic. He complained of a bad-mannered society waiting through rubbish in the streets and a City of London resembling a less well-regulated Wall Street.

Nossiter wrote five books, beginning with *The Myth-makers: An Essay on Power and Wealth* in 1966 and ending with the 1990 publication of *Fast Years and Lean: The American economy since Roosevelt*. But his true forte was the reduction of complex issues into simple and interesting reportage, spiced with passion, for his daily newspaper readers. Operating mainly from a smart apartment in South East London, he fitted easily into the role of genial pipe-smoking pundit. His ease of manner made him a frequent and popular guest on British television.

themselves with terry-cloth towels, standing on carpeted floors, and enjoying a companionable drink at the 19th hole.

His own economic education had been at Harvard, where he gained a master's degree in 1948 after serving in the US Army at the end of the war and later in Korea.

After starting in journalism with the *New York World Telegram and Sun* in 1952 Nossiter began a 24-year career with *The Washington Post* three years later, working successfully as a national economics reporter. European economics correspondent based in Paris, South Asia correspondent and London correspondent. His ability to unravel complexity was put to its sternest test in 1971, when he was assigned to summarise the thousands of documents contained in the Pentagon Papers file of Vietnam War revelations.

During the middle of his stint as the *Post's* London correspondent, Bernard Nossiter caused a considerable stir with an article which suggested that several British foreign correspondents were spies in disguise. They served two masters, he said: their editor and the Secret Intelligence Service. The accusation provoked strong denials all round Fleet Street and a spirited attack on Nossiter by Louis Heren in *The Times*.

Nossiter, who received several awards for distinguished journalism, moved to *The New York Times* in 1979 to become head of its United Nations bureau. He left newspaper work in 1983 to devote himself to freelance writing on economics, and returned to live in London for several years. At the time of his death he was working on a history of the decline of the American labour movement.

He is survived by his wife, Jacqueline, from whom he separated in 1988, and four sons.

APPRECIATIONS

Reg Harris



REG Harris (obituary, June 22), multiple world sprint cycling champion of the early Fifties, was a worthy hero of every British schoolboy. His name was a household word, and everyone, from the "tugger" on his sit-up-and-beg machine to the enthusiastic tyro on his first highwheel, dreamed secretly of emulating him. His riding was a combination of tactics, power and grace — a perfect union of man and machine.

One event and its aftermath above all stand out. Harris's string of three professional world titles (1949, 50 and 51) had been too much for foreign promoters, who arranged for the previous two-man racing format to be changed to a "three-up" series in the hope of obtaining a Continental champion. In this they were successful. In the crucial final, as had been strongly rumoured beforehand, the Swiss rider Oskar Plattner blocked Harris so that "the flying Dutchman", Arie Van Vliet, who so often was bested only by Harris, was able to race to a clear victory.

The British cycling world was livid, and longed to see justice done. It was, poetically, at the traditional September end of season "Meeting of Champions" at Herne Hill. The promoters had achieved a coup, engaging Harris and Plattner to ride a special "revenge" match at the culmination of the meeting.

Anticipation was at its height as Harris and Plattner slowly circled the track in that game of watchful cat and mouse that precedes a first class sprint match exploding into action.

At one point Harris, high on the "home" banking and some three or four yards behind and above Plattner, jumped his bicycle an inch or two down the slope several times, clattering his chain and almost making Plattner fall off with surprise at the noise. Thereafter they continued their watchful progress. In most sprint races, the penultimate banking is the scene of the "break," the place where the advantage of sprinting ahead for three quarters of a lap may exceed the likelihood of the opponent successfully catching one and then being able to ride easily in one's slipstream before a final winning lunge for the line. However, Harris made his amazing move on the home banking with a lap and a quarter to go.

Their positions were almost a repeat of those on the previous lap. The hushed crowd held its breath. Suddenly, Harris's thigh swelled and the sheer power could be seen travelling down his leg to be delivered to the pedal. Swooping, with incredible acceleration, for the inside of the track below the startled Plattner, Harris was away to a substantial lead. Although the flailing Plattner tried valiantly to catch him, it was hopeless, and Harris crossed the line in triumph to the cheers of a delirious crowd.

The race had confirmed what all knew: that in the traditional two-up sprint, Harris had no peer. I was a schoolboy standing at the edge of the home banking on that day. I shall carry the inspiring memory of it with me to the grave.

John Faulkner, Professor of Astronomy & Astrophysics, Lick Observatory.

HOWARD ROBERTS

Howard Roberts, jazz guitarist and composer, died in Seattle on June 28 aged 62. He was born in Phoenix, Arizona, on October 2, 1929.

HOWARD Roberts became one of the pillars of the West Coast jazz movement in the 1950s when he played and recorded with most of the leading jazz musicians on the Coast, including Buddy De Franco, Shorty Rogers, Bud Shank, and his former mentor Pete Jolly. He was among the most technically accomplished guitarists in jazz and co-founded the Guitar Institute of Technology (which became the Musicians Institute) in Hollywood, in 1976, and wrote books and articles on the guitar and on methods of sightreading.

His instruction books, of which the best known is *Howard Roberts' Guitar Book*, were the result of his own experiments in extending guitar technique. "There were places on the fingerboard I simply could not manage," he wrote, and he could find no other guitarist proficient enough to help him understand these "gaping holes". In exploring the full potential of his instrument, he abandoned stylistic boundaries and explored country and rock guitar styles, both of which were subtly absorbed into his playing. He did not cease to play jazz, making records under his own name in the 1970s and 1980s and also recording with other stars including a 1980 session with Art Fep-



per, *One September Afternoon* of which he was particularly proud.

He was a prolific Los Angeles studio musician who played many other types and styles of music with equal proficiency. He told the critic Leonard Feather that he had made over 2,000 LP records in the decade from 1966-76, in addition to film and television recordings. In answer to those jazz enthusiasts who accused him of selling out to commercialism (notably in the columns of *Down Beat* magazine), he pointed out that he had never been so taxed, musically, as he was in the Hollywood studios, surrounded by many of the finest instrumentalists, orchestras and composers in the world. Studio work spurred him to learn more about music, and he undertook a rigorous course of self-education, developing his guitar technique and awareness of compositional methods, before eventually becoming a teacher himself. He learnt the guitar from an early age, substantially mastering it by the time he was 12. In his teens he played in Phoenix in bands led by the pianist and accordionist Pete Jolly, then moved to Los Angeles in 1950, squatting in a ramshackle basement until he was employed in a Hollywood jazz orchestra led by Claude Thornhill's former clarinetist Bobby Walters. His reputation spread quickly.

As a jazz guitarist, Roberts developed an individual bebop style, full of audacious chord progressions and alternating passages of furious activity and serene calm. His first recordings under his own name, made in 1956, were equally original, his small jazz combo blending with woodwind and string ensembles, reflecting his interest in twentieth century composition, and in particular Schillinger, Bartok and Schoenberg.

Despite his heavy studio schedule, Roberts found time to play in public, leading his own groups from time to time (notably establishing Donite's Club in North Hollywood in the 1960s) and later leading guitar seminars and workshops. Roberts wrote that he would have been unlikely to have stayed in Los Angeles playing in recording studios and developing his technique had he liked being on the road. "Man, if this is what it's like to be a jazz star, I don't want it. I'll take the music, but I don't want the life."

MARTIN GOODMAN

Martin Goodman, founder and publisher of Marvel Comics, who was responsible for the creation of such cartoon characters as Captain America, Spiderman, Iron Man and the Hulk, died at his home in Palm Beach, Florida, on June 6 aged 84. He was born in New York.

THE circumstances that led to Martin Goodman's launch of Marvel Comics were far from funny. In the late 1930s, with the Nazi regime beginning to threaten Europe and Japan pursuing an expansionist course in Asia, Goodman decided that a new comic book hero was needed to express what he felt the United States should stand for.

Captain America left no doubt. Portrayed as a chemically-enhanced human being, created by the military as the first member of a proposed army of super-soldiers, the cover of the first edition in March 1941 showed him punching Adolf Hitler in the mouth.

Up to that point, Goodman had been using his talent for drawing and animation to supply characters to other publishers during the Depression era of the 1930s. His first book was a collection of cowboy stories. The comic book heroes of that period had rarely been involved in the affairs of the real world, which were rightly considered to be no laughing matter, but the approach of war made room for a new, patriotic, and vastly popular breed.



Captain America and those who quickly followed, like Skyman, Captain Devildog and Fighting Yank, plunged into the fight against Fascism before the United States had even entered the war.

The characters were not only ahead of public opinion; they were sometimes ahead of events. One of Marvel's competitors, National Comics, actually published a cartoon story in November 1941 depicting the Japanese attack on Pearl Harbour one month before it happened. The US War Department, unfortunately, did not read comic books.

There was a clear symbiosis between the war effort and the fortunes of Marvel Comics. The fervent patriotism and unending optimism of comic books began to be elevated to the status of literature, and university libraries started to make collections.

In 1968 Martin Goodman sold out Marvel Comics and retired. He is survived by his wife, two sons and one daughter.

John Piper

IT WAS a special pleasure when, as chairman of the Wiltshire Archaeological and Natural History Society, I came to know John and Myfanwy Piper. John (obituary, June 30) had reacted with enthusiasm to our suggestion that he might design a stained glass window for Devizes Museum illustrating ancient Wiltshire artefacts against a Wiltshire landscape.

John brought to the discussion of this commission (completed by him without cost to the society) an immense courtesy and civility and indeed love of its subject. To our further suggestion that he might add a touch of natural history, he immediately painted in a woolly-headed thistle; and, with paper cut-out of a white horse in hand, he asked us to help him to place it best against



the downland background. To enjoy such distinguished company and conversation (and cooking) at Fawley Bottom — and with so marked a lack of side and pretension from so distinguished an artist — was a memorable privilege.

Bonar Sykes

July 4 ON THIS DAY 1863

The debate which caused the unseemly behaviour in the House of Commons, and gave the sketch writer his opportunity, was on the future of the Great Exhibition building and on the government's proposal to buy and adapt it. The vote against was 287-121.

PARLIAMENTARY BREAK-OUT

A "Prison Maïron" amused the House a short time since by an account of the irrepressible desire which comes over the victims of monitory and confinement for an occasional "break out". The habit of obedience, the pressure of routine, the frequently recurring admonitions of the chaplain, the silent processions for exercise, at length grow so intolerable that the whole hierarchy of gaolers, maroons, justices, and chaplains is at last desperately defied; the furious insurgent throws to the winds all respect for authority, all hope of early emancipation, all thought of the future, and smashes every thing around her. We do not much wonder at it, but the House of Commons has had its break out. That only a night can break upon them so pertinaciously! That wearying and mournfully monotonous drone about Science had been dinning into their ears so unmercifully! Those dreadful processions, with Sir Wentworth Dilke, Bart., gesticulating and peering always at their head, had got to be so frequent! That deadly-lively, make-believe routine of ceremonious amusement had grown to be so utterly unsufferable.

man they could find in a Deputy Lieutenant's uniform. Morally speaking, this has just been done. Not within memory there has been such a "break out" as there was on Thursday night in the House of Commons. All the authorities were set utterly at naught. The respectable Chaplain, the Rev Mr Gladstone, was, we are sorry to say, received with flouts and sneers. The Governor, unfortunately, or, as we think, fortunately, was absent. Mr Justice Disraeli, however, a more and weighty authority, was actually groaned at so sonorously that his voice could not be heard. The termites had it all their own way. All the demarcations of discipline were at once broken down, the great domes of Kensington, one of which has been christened "Am", and the other "Science", were in a moment shivered into fragments, the aisles and the nave and the annexes were all torn down and piled together with gigantic energy, and then, having cheered lustily over the wreck, the exhausted destructives sat for a little time smiling grimly over the heap they had made.

(The article's support for the government's wish to preserve the building seems, from the following extract, to have been based not on its merit so much as on fears of what the government might decide to build in its stead.)

... In Sir Charles Barry we had the greatest master of Palladian architecture, so our House of Commons set him to build a Gothic House of Parliament. There the building stands, or rather moulders — a low, stunted building, with a puzzle of dark corners and narrow passages, windows that will admit neither light nor air and pictures in stained glass of nondescript beasts. When we think of what Sir Charles Barry might have given us for our money, tried to his own pains, we see what ought to be a warning to any honest democratic assembly not to allow its members to use its authority and the nation's money in order to dabble in Art.

Appointments

Mr David Wall, Mrs Sandra Macdonald, Mr John Pinder and Mr Victor Craig to be full-time Chairmen of Social Security Appeal Tribunals, Medical Appeal Tribunals and Disability Appeal Tribunals. Mr Wall and Mrs Macdonald will be assigned to the North East region, Mr Pinder to the North West region, and Mr Craig to Scotland.

Latest wills

Recent estates include (net, before tax paid): Florence Margaret Legg-Smith, of Birkenhead, Merseyside £659,487. Mr Alan Cecil Lloyd-Jones, of Chelsea, London SW10 £1,901,281. Mr John Ennill Macdonald, of Banbury, Surrey, £1,204,563. Daphne Alma Middleton, of Thornton Hill, London SW19 £563,107. Mr James Westways Hall, of Macclesfield, Cheshire, £1,038,753. Mr Edward Smith, of Hornchurch, Essex, £597,287. Mr Wilfred Smith, of Worksop, Nottingham, £190,070.

Cambridge Tripos results

Computer Science Tripos	
Part II	
Class I (top 10): S. H. G. Clarke (1st), J. J. Clarke (2nd), J. J. Clarke (3rd), J. J. Clarke (4th), J. J. Clarke (5th), J. J. Clarke (6th), J. J. Clarke (7th), J. J. Clarke (8th), J. J. Clarke (9th), J. J. Clarke (10th).	
Part IB	
Class I (top 10): S. H. G. Clarke (1st), J. J. Clarke (2nd), J. J. Clarke (3rd), J. J. Clarke (4th), J. J. Clarke (5th), J. J. Clarke (6th), J. J. Clarke (7th), J. J. Clarke (8th), J. J. Clarke (9th), J. J. Clarke (10th).	
Computer Science Tripos	
Part II (General)	
Class I (top 10): S. H. G. Clarke (1st), J. J. Clarke (2nd), J. J. Clarke (3rd), J. J. Clarke (4th), J. J. Clarke (5th), J. J. Clarke (6th), J. J. Clarke (7th), J. J. Clarke (8th), J. J. Clarke (9th), J. J. Clarke (10th).	
Electrical and Information Science Tripos	
Class I (top 10): S. H. G. Clarke (1st), J. J. Clarke (2nd), J. J. Clarke (3rd), J. J. Clarke (4th), J. J. Clarke (5th), J. J. Clarke (6th), J. J. Clarke (7th), J. J. Clarke (8th), J. J. Clarke (9th), J. J. Clarke (10th).	

Policemen's racial insults caught on tape

BY STEWART TENDLER, CRIME CORRESPONDENT

THE Director of Public Prosecutions is studying the transcript of a secret tape recording in which police officers are heard abusing an Indian factory worker they were arresting.

The tape was sent to Barbara Mills QC on the orders of an appeal court judge after Malkanjit Natt's conviction for using threatening behav-

iour to his wife was overturned at Snaresbrook crown court, London, last month. Mr Natt, 37, is also considering a civil action over the incident at Newham, east London, in January last year.

While he was being taken to Plaistow police station, Mr Natt recorded remarks made to him by two police officers who swore at him and told

him to "go home... to India or Pakistan or wherever you come from". One officer says that, in his home country he would be shot, and suggests that is what they should do.

Mr Natt, who has lived in Britain for 12 years, is also heard on the tape talking to the police about being beaten. When Mr Natt asks: "Why beat me?", the policeman says: "Why? 'Cos I like it."

"I've got to respect for someone like you."

Mr Natt replies: "Although I have full respect, respect for you."

The tape was played to the Snaresbrook court last month when Mr Natt appealed against convictions by Newham East magistrates, who fined him for using threatening behaviour and assaulting a policeman. The latter conviction was upheld.

The Newham monitoring project, which checks police relations with ethnic minority communities, said yesterday that Mr Natt had carried the tape recorder because he had been arrested before and wanted to prove his case.

Scotland Yard said Mr Natt produced the tape recording at the police station and asked for it to be played and recorded. There was no evidence of any assault and he had made no complaint.

Police investigated the affair and the two officers were brought before a disciplinary board at which they admitted using abusive behaviour and were docked a day's pay. But Mr Natt said yesterday: "They should both be dismissed. It isn't enough that they should be fined a day's pay."

Death run ordeal for Sarajevo captives

Continued from page 1

burnt out vehicles litter the shell-cratered road. Amid the blackened tower blocks and offices in Sarajevo, old women pick nettles and other weeds from overgrown verges along the wide, empty boulevards. They seem impervious to the rattle of small arms fire and the deep rumble of heavy artillery from the hills above the capital of Bosnia-Herzegovina.

Boiled and seasoned, the weeds make a thin but sharp-tasting soup. Sitting in her shattered tower block flat, one elderly woman said: "The flavour is not good, but we have grown used to that. Some bread every so often, and this soup."

Even though food has begun reaching the city, tens of thousands of people are still going hungry. Pitifully thin children with sunken eyes join their mothers to pick weeds and queue for hours outside bakeries. Sleep, like food, is hard to come by in Sarajevo, shaken by explod-

ing shells and gunfire. Walking the streets is suicidal after twilight and driving almost as hazardous in central Sarajevo. Serb snipers in neighbouring suburbs have taken over gutted tower blocks and have a clear line of fire on to the streets below.

Staff at the Holiday Inn, still functioning after a fashion, carry automatic weapons to guard the handful of journalists staying at the hotel. As a rocket-propelled grenade landed in the forecourt, a waiter dropped his tray and grabbed a rifle. Led by the manager, staff fanned out in the battered foyer and took up positions behind the potted palms as firing continued from the Serb area across the road. Ten minutes later the deafening rattle of automatic weapons died down.

"I will show you to your room now," said the hall porter. "I am sorry but the window was shot out yesterday. Please do not stand in front of it. We have lost a few guests that way already."



Sailing by: the Swiss yacht Merit Cup tacks into the wind as it sweeps past the twin towers of the World Trade Centre in New York. It was taking part in a regatta to mark American independence day and the 500th anniversary of Columbus's voyage of discovery. Bounty averts mutiny, page 14

Cabinet divided on Euro-fighter

Continued from page 1

phase. If another partner pulled out, however, the project would be in severe difficulties. Ministers made little attempt yesterday to play down the differences within Whitehall over the scheme, although Downing Street said that reports of a cabinet split were nonsense.

At a press conference on the reorganisation of the DTI, Mr Heseltine, was questioned about cabinet divisions, and replied: "Cabinet exists to resolve arguments within Whitehall." Later he said that all options would be considered and "we will find a solution that is acceptable to all of us - and we will then defend it collectively".

The Treasury took the unusual step of admitting that the cost of the EFA and other defence projects was being scrutinised in a tough spending round. That message was reiterated last night by the Treasury chief secretary Michael Portillo.

John Major, who fought hard to try to persuade Chancellor Kohl of Germany, to stay in the project, will have talks with his Italian counterpart Giuliano Amato at the

G7 economic summit in Munich next week.

On Monday Mr Rifkind will explore Germany's intentions when he meets Volker Rühe, the German defence minister, in London. The defence ministry stressed yesterday that the German position remained unclear. Herr Rühe had proposed a lighter and cheaper aircraft but the ministry wants to probe whether he is talking if a lighter and cheaper EFA or a completely different project.

Germany remains contractually committed to the development phase of the aircraft and only this week it made another contribution of 800 million marks (£350 million) for the 1993 development programme.

Germany is pledged to spend some £5.1 billion of development costs, and Whitehall officials are sceptical about whether it would really wish to pull out of the project altogether having spent such a large sum.

Labour warned against scaling down the project and called on the prime minister to clarify its future.

Portillo's plea, page 13

Blockade worsens

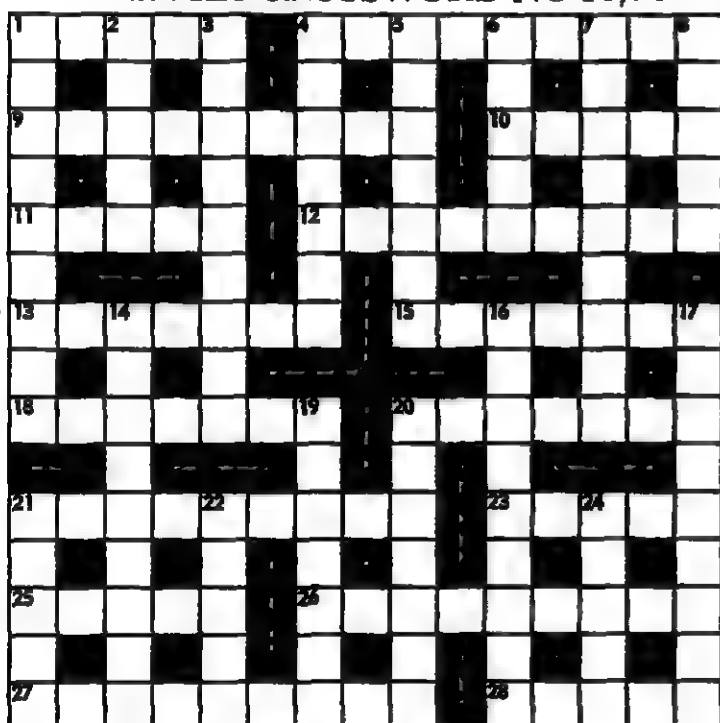
Continued from page 1

sign of surrender by drivers who are vowing to keep traffic frozen until the point system is diluted further. The government's "spectacular back-down" over the cab records, as *Le Monde* called it, was followed up with an offer for urgent talks among the unions, employers and Mr Bianco on the condition of the road haulage industry. The protesters are also

drawing on signs of support from the ordinary driving public, which is not enamoured of the new licences. A poll by *Le Parisien Libre* showed that 60 per cent thought that the lorry drivers were right in demanding special status under the new licence system.

Britons undaunted, page 2
A nation trapped, page 18
Diary, page 18

THE TIMES CROSSWORD NO 18,962



- ACROSS**
- King's left to support Northern town (5).
 - Monotonous notes about a private conversation (4-1-4).
 - Modify one's opinions about island's divisive system (9).
 - Outrageous monarch appears in fur (5).
 - She can inspire some venerators (5).
 - Plant drug on small group of people (4-5).
 - Entertainment provided by nude in outrageous act (7).
 - Play at home with one leading Italian scorer (7).
 - Following offensive, cancelled leave (4-3).
 - They have very little money in a purse, perhaps (7).
 - Strike with jet, a top-class fighter (9).
 - One dividing wine, one sharing cider (5).
 - Type of blade used in rowing club (5).
 - Last music arranged for concurrent programmes (9).
 - Coach and horse in near-accident (9).
 - Choose to attack (2-3).

- DOWN**
- Plant, say, for a change in 1 ac (9).
 - Sort of cups in which tea's passed around (5).
 - Musical work fitted to no pair - another one must join in (5-4).
 - Dense vegetation's just what's needed around front of house (7).
 - It provides beat to rumble wildly (7).
 - By the side of a lake, close to midnight (5).
 - Unusually effective healer makes allowance for sporting injuries (5-4).
 - Makes topping pants (5).
 - Direct a star in dance (5-4).
 - Fielder in traditional cricket side (6-3).
 - One may get men cops moving (9).
 - Easy one to spot in South Africa, this flower (7).
 - Got from one river to another - turned up a third.
 - Key is in vehicle that's overturned (5).
 - Understand why, as it's declared a republic (5).
 - Master and servants (5).

Solution to Puzzle No 18,956

CLASSIC NOVELLA
O S E O A I O N
MAKEMERY CANNA
I A I T A O L
TUNING NEUTRALITY
V C O T N E
FEELTHEDRAUGHT
I O I E M
LADONNAEMOBILE
L E N A U E M
FREEMASON SANTA
A P E D O I G
REINCE PHILATELY
E S I A N D N A
DETRACT GREETER

Solution to Puzzle No 18,961

COMBEN LAMASTE
P I A O O W E
KINGSCROSS ARCH
N D K K O R H
PENTENT UNINE
T T N I I
CLAMP ENTRANCE
L E I O T A
CLARINET TALE
A S H H
ATTEST ESOTERIC
O A A R H N
GENUINE NEOLIBANS
E S I A N D N A
DETRACT GREETER

A prize of a superb Parker Duofold International Fountain Pen, with an 18 carat gold nib and fully guaranteed for the lifetime of the original owner will be given for the first five correct solutions opened next Thursday. Entries should be addressed to: The Times, Saturday Crossword Competition, PO Box 486, Virginia Street, London E1 9DD. The winners and solution will be published next Saturday.

Name/Address: _____

WEATHER

By Philip Howard

HASTATE
a. Blade of flint or bone
b. Sagittary or swastika
c. Spear-shaped

TEKNOPHAGY
a. Having technology
b. Giving birth to messengers
c. Child-eating

DIZENED
a. Cleared
b. Seminal
c. Dotted up

PAPILIARY
a. Pertaining to butterflies
b. The artificial blood system
c. To be with buds

Answers on page 20

For the latest region by region forecast, 24 hours a day, dial 0891 500 followed by the appropriate code.

Greater London	701
Kent, Surrey, Sussex	702
Dorset, Hants & IOW	703
Devon & Cornwall	704
Wilt, Glouce, Avon, Somerset	705
Berk, Bucks, Oxon	706
Beds, Herts & Essex	707
Norfolk, Suffolk, Cambs	708
West Mid & Sh Chas & Gwent	709
Shrops, Herefords & Worcs	710
Central Midlands	711
East Midlands	712
Lincoln & Humberside	713
Dyfed & Pembro	714
Gwynedd & Clwyd	715
N W England	716
W & S Yorks & Deales	717
N E England	718
Cumbria & Lake District	719
S W Scotland	720
W Central Scotland	721
Edin & Fife, Orkney & Shetland	722
E Central Scotland	723
Grampian & E Highlands	724
N W Scotland	725
Colchester, Orkney & Shetland	726
N Ireland	727

Weatherfax is charged at 36p per minute (cheap rate) and 48p per minute at all other times.

For the latest AA traffic and roadworks information, 24 hours a day, dial 0836 401 followed by the appropriate code.

London & SE
C London (within M & S C area)
M1/M25/M4/M11
M1/M25/M4/M11
M1/M25/M4/M11
M1/M25/M4/M11

National motorways
Wales
Wales
Wales
Wales

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M1/M25/M4/M11
M1/M25/M4/M11
M1/M25/M4/M11

WEATHER

By Philip Howard

There will be showers or more persistent rain in many areas, but drier weather in northeast Scotland will spread to southern Scotland, Northern Ireland, much of Wales and northern and western England by evening. Temperatures will remain below the seasonal average. Outlook: southeast England will be cool with showers and a stiff northeasterly wind. Most other parts are likely to become dry and fairly sunny with light winds.

MIDDAY: 1st shower; 2nd shower; 3rd shower; 4th shower; 5th shower; 6th shower; 7th shower; 8th shower; 9th shower; 10th shower; 11th shower; 12th shower; 13th shower; 14th shower; 15th shower; 16th shower; 17th shower; 18th shower; 19th shower; 20th shower; 21st shower; 22nd shower; 23rd shower; 24th shower; 25th shower; 26th shower; 27th shower; 28th shower; 29th shower; 30th shower; 31st shower; 32nd shower; 33rd shower; 34th shower; 35th shower; 36th shower; 37th shower; 38th shower; 39th shower; 40th shower; 41st shower; 42nd shower; 43rd shower; 44th shower; 45th shower; 46th shower; 47th shower; 48th shower; 49th shower; 50th shower; 51st shower; 52nd shower; 53rd shower; 54th shower; 55th shower; 56th shower; 57th shower; 58th shower; 59th shower; 60th shower; 61st shower; 62nd shower; 63rd shower; 64th shower; 65th shower; 66th shower; 67th shower; 68th shower; 69th shower; 70th shower; 71st shower; 72nd shower; 73rd shower; 74th shower; 75th shower; 76th shower; 77th shower; 78th shower; 79th shower; 80th shower; 81st shower; 82nd shower; 83rd shower; 84th shower; 85th shower; 86th shower; 87th shower; 88th shower; 89th shower; 90th shower; 91st shower; 92nd shower; 93rd shower; 94th shower; 95th shower; 96th shower; 97th shower; 98th shower; 99th shower; 100th shower; 101st shower; 102nd shower; 103rd shower; 104th shower; 105th shower; 106th shower; 107th shower; 108th shower; 109th shower; 110th shower; 111th shower; 112th shower; 113th shower; 114th shower; 115th shower; 116th shower; 117th shower; 118th shower; 119th shower; 120th shower; 121st shower; 122nd shower; 123rd shower; 124th shower; 125th shower; 126th shower; 127th shower; 128th shower; 129th shower; 130th shower; 131st shower; 132nd shower; 133rd shower; 134th shower; 135th shower; 136th shower; 137th shower; 138th shower; 139th shower; 140th shower; 141st shower; 142nd shower; 143rd shower; 144th shower; 145th shower; 146th shower; 147th shower; 148th shower; 149th shower; 150th shower; 151st shower; 152nd shower; 153rd shower; 154th shower; 155th shower; 156th shower; 157th shower; 158th shower; 159th shower; 160th shower; 161st shower; 162nd shower; 163rd shower; 164th shower; 165th shower; 166th shower; 167th shower; 168th shower; 169th shower; 170th shower; 171st shower; 172nd shower; 173rd shower; 174th shower; 175th shower; 176th shower; 177th shower; 178th shower; 179th shower; 180th shower; 181st shower; 182nd shower; 183rd shower; 184th shower; 185th shower; 186th shower; 187th shower; 188th shower; 189th shower; 190th shower; 191st shower; 192nd shower; 193rd shower; 194th shower; 195th shower; 196th shower; 197th shower; 198th shower; 199th shower; 200th shower; 201st shower; 202nd shower; 203rd shower; 204th shower; 205th shower; 206th shower; 207th shower; 208th shower; 209th shower; 210th shower; 211th shower; 212th shower; 213th shower; 214th shower; 215th shower; 216th shower; 217th shower; 218th shower; 219th shower; 220th shower; 221st shower; 222nd shower; 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Profile

The imminent flotation of MFI, the furniture retailer, will make Derek Hunt, the chairman and chief executive of the company, richer by about £2.8 million. But he says that he is more motivated by success than the money it brings and sees money as almost embarrassing and only a measure of how well he is doing. Page 25



Excesses curbed

Lauro, the life offices' regulator, says the number of complaints about investment companies is falling and that the worst is over for investors as companies start to toe the line. Page 30

Paper back

Free holiday reading designed to transport people away from travel delays is on offer to National & Provincial customers buying foreign currency or travellers' cheques. Page 30

"There was a young girl from Nepal..."



Letters Page 32

Quickstepping

Pat Dancer has not let a major hip operation two years ago stop her from working at least two days a week in the shop she managed before she retired. Her husband, John, also technically retired, is on board of three companies and company secretary of another. The Dancers' attitude is "live for today" but they have accumulated a small portfolio of shares and a holding in a small business. See the final part of Seven Ages of Family Finance. Page 31



Euro cover

People will be able to buy insurance anywhere in the EC after agreements reached this week. But Britons already have lower premiums than their fellow Europeans. Page 29

Card sharps

Credit card companies are helping fraudsters by refusing to allow retailers to check the addresses of customers of other banks in order to verify the identity of the card holder. Page 33



Pension book

Members of company pension schemes will be entitled to annual statements showing the value of pension benefits by the end of September under new measures. Page 30

Strategy, rather than structure, should be government's priority, says CBI chief

Heseltine DTI reforms given cool reception

By Ross TITMAN, INDUSTRIAL CORRESPONDENT

BUSINESS leaders have reacted with impatience to Michael Heseltine's long-awaited initiative to rebuild the battle-scarred relationship between business and government. Mr Heseltine's mission will get under way next week with a reorganisation of the 5,000 civil servants at the Department of Trade and Industry. The restructuring will create an industrial competitiveness division to examine Britain's ability to match the performance of rival nations, new sectoral groups to liaise with and "promote" key industries, and a pilot for a nationwide network of DTI "one-stop shops" to bring services closer to end users. Howard Davies, director general of the Confederation of British Industry, said, however, that although it was important to get the structure right, "industry is more interested in the strategy. That must now be Michael Heseltine's top priority." Neil Johnson, head of the Engineering Employers Federation, was equally exacting. He said government must now "show its support for manufacturing is serious, and that it no longer believes the key to recovery lies with the service industries alone." Meantime the Institute of Directors was alarmed at Mr Heseltine's talk of "sponsor-

ship," and said the DTI should concentrate on removing market impediments. Although business leaders welcomed the reform of the department, there was disappointment at the slow progress. Many companies and industries are under severe pressure from recession, and industrialists are disillusioned by government claims that recovery was under way. Mr Davies said: "Exporters are looking to the government... for an urgent response on a number of issues. These include action on electricity costs for heavy users, internationally competitive export support and enhanced investment allowances for new technology installations, pollution control and energy saving equipment." Judging from Mr Heseltine's responses yesterday, none of those may be forthcoming. He insisted rises in power prices were a matter for the director general of electricity supply. Pressed about export credits, he said the bulk of British trade was with Europe and America, and that government guarantees were important only at the margin. He also said he thought DTI arrangements for promoting co-operation by companies to develop enabling technologies were adequate. Mr Heseltine made it plain that correcting deficiencies in government support for business would take time. Resources were limited. Spending by the DTI will be reduced. He said it was important that his department achieved economies to help ease demands on the wealth-creating sector when government finances were stretched. Business organisations and industrialists are now anticipating a series of policy announcements which will meet perceived shortcomings in support for industry. Some may be disappointed. Mr Heseltine said his concept of sponsorship left no room for "special pleading by the industrialist who uses it as an excuse for the fact that he has not done well." He also cautioned against excessive expectations of help to raise exports: "I have no wand, I have no fairy god-mother approach to this."

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No magic wand: Michael Heseltine says his reforms will take time to work

Second chance for Canary Wharf administrators to sign up DoE

By ANGELA MACKAY

CANARY Wharf's administrators have been given a second chance to undercut the competition vying to sign up the Department of the Environment as a tenant, despite an official deadline for all bids and final offers expiring one week ago. Knight Frank & Rutley, the property consultant acting as negotiator for the government, last night submitted a 250-page report on the proposals presented by four groups, including Canary Wharf, to house 2,500 civil servants in London's Docklands. Canary Wharf, however, has been granted another opportunity to bring its proposal closer in line with its rivals, who have offered extremely competitive terms. The revised offer, to be delivered early next week, should not delay the government's decision, expected on July 16. Two months ago, Michael Howard, environment secretary, stipulated that the offer that represented best value for money would be the winner. As the four proposals stand, Canary Wharf would not win a value-for-money competition, although its quality and scope for housing more civil servants if required is believed to make it the ministerial favourite. The project, developed by Olympia & York, went into administration five weeks ago. The administrators are thought to have pitched their offer too high compared with at least two of their competitors, Charter Group, developer of Harbour Exchange, and the Swedish partnership of NCC and Tryggv Hansa SPP,

which is proposing East India Dock. While these two developers are not believed to be pleased that Canary Wharf has been given a second chance, the government set a precedent by allowing Skanska, Sweden's biggest property investment and construction company, to resubmit a proposal for Thomas More Square near Tower Bridge. Skanska's development had been the civil servants' favourite but despite being given another opportunity, the Swedes are thought to have been well out of the running. All four offers are based on ten-year leases with a fixed rent for the period. While the decision to award the lease will not be based on price alone, it is unlikely that an offer pitched well above the others would be successful. The rent offered is thought to be widely spread between £10 and £25 a square foot. Harbour Exchange is likely to be the cheapest, followed by East India Dock, then Canary Wharf and Thomas More Square. Canary Wharf, however, is considered to be the only scheme capable of accommodating the extra 2,000 civil servants who may also be moved east. Ernst & Young, the administrators, are under pressure to secure existing and future tenants to save Canary Wharf, Britain's largest office development, from being mothballed. At the moment, about 14 per cent of the space is occupied and if all prospective tenants move in, this rate should rise to more than 40 per cent.

Bank trims money-market rate

By OUR ECONOMICS CORRESPONDENT

SPECULATION about an imminent base rate cut, triggered by the Bank of England, hurt the pound but lifted bond and share prices. In an operation similar to that preceding the last base rate cut on May 5, the Bank bought selective money market bills at 1/8 of a percentage point below previous rates. This was read as an attempt to test market reaction to the prospect of the base rate being lowered from 10 per cent. Three-month money market rates closed at 9 1/8 per cent. In the foreign exchange markets, dealers saw the move as heralding a possible quarter-point cut next week, which would close the interest rate gap with Germany. This prospect was held out by

Mervyn King, the bank's chief economist, last month, when he said German rates need not always be the benchmark for Europe. With the Group of Seven summit, starting in Munich on Monday, expected to push for greater world growth, individual countries will be trying to contribute. America, fearful about its own recovery stalling, cut a half point off interest rates on Thursday, taking the key discount rate to 3 per cent, the lowest since July 1963. Philip Braverman, chief economist at DKB Securities Corp, has forecast that the Federal Reserve would have to cut interest rates still further. The elusiveness of a recovery in Britain is also causing concern and could encourage

Norman Lamont, the Chancellor, to cut interest rates sooner than expected. But the pound is more than 3 pence below where it stood before the May reduction, which could deter him from easing. But lower interest rates would help the government with its large funding programme. Treasury forecasts of a budget deficit of £28 billion this year are regarded as over-optimistic in the City. At the official 4pm London close, the pound stood more than half a penny lower at DM2.8955, and was more than a cent lower at \$1.9053. Sterling's trade-weighted index dropped 0.3 of a point to 93. The FT-SE 100 index rose 21 to 2,497.1.

Stock market, page 26

MPs angry at delay in releasing BCCI report

By NEIL BENNETT, BANKING CORRESPONDENT

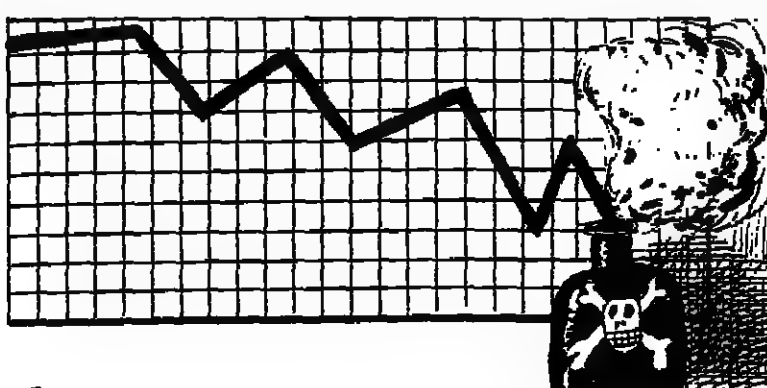
MPs have attacked the government over the delay in publication of Lord Justice Bingham's report into the closure of the Bank of Credit and Commerce International. The report is now not expected to appear until the summer recess, which will prevent the Commons debating it until the autumn. MPs are also worried that the published version will be heavily censored by the Treasury and the Bank of England to prevent legal difficulties, despite a pledge last year by John Major, the prime minister, that the report's conclusion would be published in full. The Treasury yesterday admitted that sensitive parts

of the report will be withheld from publication. A spokesman said the public report would be published "subject to such restrictions as may be needed to avoid prejudicing criminal proceedings or the provisions of the Banking Act". An all-party group of 109 MPs led by Keith Vaz, the Labour MP for Leicester East, signed an early day motion yesterday calling for the Bingham report to be published before the House of Commons rises for the summer on July 16. Government sources said, however, that it was unlikely that the report would be ready for publication in time for a summer debate.

A long strangled cry from the arsenic trade

By COLIN NARBROUGH

OLD lace will doubtless survive these economic harsh times, but the recession has proved to be a most poisonous period for the arsenic trade. Since its peak year of 1987, world production of the crime novel toxin has fallen sharply. With recovery still elusive, arsenic output is expected to fall further this year, after a 7 per cent drop last year, according to *The Economics of Arsenic 1992*, the latest report from Roskill, the metal market analysts. The fall will be accelerated by the decision of Boliden Mineral of Sweden, the world's largest producer, to shut down its arsenic trioxide production. The lay reader might ask what has blighted the business so. Surely, demand for something to end it all should be counter-cyclical. Recent business failures, personal bankruptcies and house repossessions would seem more likely to encourage, rather than depress, demand.



Yet, as the Roskill experts demonstrate, arsenic is as susceptible to downturns as any other commodity. The industry is, however, undergoing a profound structural change that few outside the trade will have spotted. Consumption of arsenic compounds for wood preservatives has been delivered the double-whammy of a recession and heightened international pressure for non-toxic alternatives. Lead-acid batteries, which used arsenic metal, are also ceding ground to arsenic-free alternatives. Even in a noxious market, clouds can have silver linings. High-purity arsenic, it appears, has a much brighter outlook. This is not thanks

to rising demand for more potent poisons, but due to the insatiable appetite of the electronics industry for compound semiconductors, such as gallium arsenide. Roskill forecasts that demand for high-purity arsenic will experience rapid growth in the Nineties. Volumes remain small at 150 million tonnes a year, but the promise in value terms is great. From insignificance in 1984, the market for gallium arsenide has risen almost sevenfold in America and fivefold in Japan. Europe has some catching up to do. Back in the more traditional end of the arsenic industry the profile is quite different. Demand for arsenic trioxide and other compounds for pesticides have suffered badly at the hands of the environmentalists. Greener alternatives have also taken an increasing share of the market. Since 1989, the use of arsenical compounds for wood preservation has dropped steadily, primarily due to the slump in the housing market.

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Bad debts force FNFC into record losses

By Neil Bennett, Banking Correspondent

MASSIVE bad debt provisions at First National Finance Corporation, the mortgage and consumer finance group, have plunged the group into record losses and forced it to cut back on lending to preserve assets.

The group made a pre-tax loss of £22.6 million in the six months to end-April, compared with a £6.24 million deficit last time. The group also suffered a further £16.9 million extraordinary write-off on its property portfolio, which dragged it down to a retained loss of £35.3 million. Once again there was no dividend.

These are FNFC's worst results for almost 20 years. In the early 1970s, the group was

one of the main beneficiaries of the Bank of England's lifeboat, during the secondary banking crisis.

Despite the losses, Martin Mays-Smith, the new chairman, said that loan default rates had fallen and bad debt provisions had started to improve since May, and would show through in the figures for the second half. "We still see no signs of a recovery in the property market but we do believe that as far as our business is concerned the worst is over," he said.

FNFC yesterday appointed Tim Ingram, from ANZ, as finance director. "The liability side of the balance sheet requires increasing creativity and originality," Mr Mays-Smith said.

He said the group's capital was still strong despite the losses. The group's asset book has been scaled down from £1.7 billion to £1.1 billion to cope with the losses. FNFC has managed to achieve this by cutting back on lending and securitising more than £200 million of its loans.

Mr Mays-Smith added that FNFC's funding is secure despite the losses. "The one thing we have learned from the 1973 debacle is you must have your assets matched with liabilities. We have long-term, committed bank funding and time to run orderly negotiations," he said. Most of the group's debt has a maturity of more than three years.

FNFC's main consumer credit division, which handles first mortgages, second mortgages and home improvement loans, lost £12.8 million. Tom Wrigley, the chief executive, said that the group had now made provisions against 15 per cent of consumer loans. During the recession the group has tightened its lending criteria to avoid further bad debts, while loan margins have risen by 1 per cent.

The commercial lending division lost £5.48 million, after a £3.92 million profit a year ago. Mr Wrigley said that almost half of the businesses' loans, many made to property developers or hotel groups, were in difficulties.

The continuing recession had prompted FNFC to sell its £57 million property portfolio. The group had hoped to build on some of its sites, but has now decided to put them on the market. The decision forced it to write off £16.9 million against the portfolio to its value to market rates. The portfolio has fallen in value by 40 per cent in 18 months.

Philip Rogerson, the British Gas managing director of group finance, said the company hoped it could reach agreement with Ofgas. He refused to speculate on what might happen if no deal could be struck, although he gave a warning that if the rate of return was not enough to reward new investment, that investment would not be made.

If no agreement is reached, Sir James can take the matter to the Monopolies and Mergers Commission.

THE SUNDAY TIMES

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Horse sense: Anthony Fuller, chairman, and Michael Turner, managing director of the London brewer

Flat profits from Fuller the brewer

By Colin Campbell

FULLER Smith & Turner, the London brewer, has for the first time in many years reported a fall in annual pre-tax profits. Anthony Fuller, chairman, says it was a year of mixed blessings that ended on March 28, during which pre-tax profits fell from £9.01 million to £7.8 million on a turnover 9 per cent up at £76.2 million.

Fuller's brewed a record 113,000 barrels of beer. But while the free trade business was strong, beer volumes at the managed and tenanted

estate were 5 per cent down, despite having acquired 44 additional outlets in September, 1990.

"The severity of the recession affecting the average Fuller's pub customer was certainly greater than we had expected at the outset of the financial year," the group admits. The extended agreement recently entered into with Bass should be of substantial benefit to the group in time, Mr Fuller adds.

The recession also affected the group's managed houses

and hotels, and there was a room rate battle in the vicinity of Heathrow. Combined profits of managed houses and hotels were £1 million lower.

Wines and spirits volumes were also hit by the recession in both the wholesale and retail area and profits from this division were £335,000 lower. By taking advantage of reduced deferred tax provisions, the group has been able to report higher net earnings of 25.18p a share (24.38p) and because the board has optimism, the final dividend is

raised from 4p to 4.46p a share, making 6.71p (6.1p) for the year.

"The current year has started well with beer production up on last year. Our hotels are still suffering and as yet the end of the recession is not apparent in that business," Mr Fuller says.

He adds that free trade continues to make good progress, and the wine division is expecting better things. But he is unable to indicate when there will be a full recovery.

Forte catering sale falls through

By Michael Tate, City Editor

FORTE's planned sale of its contract catering business to Compass Group and ARA Services, the American group, is off. The announcement came less than 24 hours after Forte and Compass denied that the deal had been abandoned although they admitted that talks had been delayed.

Rocco Forte, chief executive of Forte, said last night that the parties had been "unable to reach agreement on terms and conditions, including price". It is understood that the deal fell through over just £5 million, with Compass having reduced its offer from £550 million to £530 million. Mr Forte held out for £535 million.

Compass, which had been

expected to seek some of the cash for the deal through a rights issue, asked for the suspension of its shares to be lifted first thing on Monday morning. The shares were suspended when talks were announced on May 29.

It had been expected that Compass would buy part of Gardner Merchant, Forte's main contract catering business in Britain, and all its overseas operations except those in America. It would also buy airport and specialist catering operations. ARA would take the rest of the British business and the US business.

Mr Forte said that the group's long-term strategy remained to dispose of the

contract-catering businesses and concentrate on the international expansion of its hotels and restaurants. "We have recently announced a joint venture to operate hotels in Italy and have several other prospects under discussion at present, but none of these is dependent upon us selling the contract catering operations," he said.

"Gardner Merchant and Forte Airport Services are premium businesses which deserve a premium price." In the year to January 31 the catering division lifted trading profits 18 per cent to £47 million. Mr Forte said Forte was considering a number of options that would avoid splitting Gardner Merchant.

BM Group pleases market

By Jon Ashworth

SHARES in BM Group, the construction equipment and engineering group, rose 38p to 148p after the board issued a reassuring statement about prospects.

The share price crashed from 314p in the wake of the resignation on June 26 of Roger Shute, the company's founding chairman. His departure on the grounds of ill-health coincided with a string of downgradings by City analysts.

Yesterday, directors said they were "most concerned" at the severity of the fall in the share price, which they did not believe was justified by the trading or financial position.

Sales in April were disappointing but have recovered "satisfactorily" in May and June. Falls in turnover were blamed on adverse exchange rates. About 60 per cent of sales are denominated in foreign currencies.

Results for the year to June 30 are expected "to reflect continued growth in the profitability of the group".

BM intends to recommend an increased final dividend of not less than 2.3p a share, making a total of not less than 4.4p (3.4p) a share for the year. BM said a wide geographical spread and range of activities would help to counter the present difficult trading conditions.

Appointment boosts shares of Amber Day

AMBER Day, the discount retailer, has moved swiftly to calm City fears following the resignation of its finance director last month. David Thompson, former financial controller at Storehouse, replaces Graham Coles, who has taken up a new appointment with First Leisure, the hotels and leisure operator. The board changes came at a time of intense pressure for Amber Day, which has seen its shares tumble from a high of 129p in November. They rose 6p to 46p yesterday.

Mr Coles and Leslie Warman, a non-executive director, announced their departure just as the company issued a profits warning. Prospects took a further knock on reports, since denied, of an imminent takeover bid from In Shops, the Birmingham stores group. Philip Green, chairman and chief executive, said yesterday: "I feel we have been very unfairly treated. This business is 100 per cent rock solid."

EMH trims losses

EUROPEAN Motor Holdings is making two motor-related acquisitions. They will be funded through share issues and raise £606,000 via a placing at 112p in order to reduce debt. EMH has, as expected, announced a loss in reporting results for the year to end-March. The company made a pre-tax loss of £1.38 million (£2.72 million less for a 15-month period previously), reflecting difficult trading conditions. In January, EMH closed English Classic Cars, whose operating loss was £399,000. EMH says dividend payments will be resumed when the company returns to profit.

Graig sale lifts profits

GRAIG Shipping, the Cardiff transport, mineral and investment company, is braced for a shake up after a poor trading spell. Trading profits tumbled from £1.6 million to £99,000 in the year to end-March and £2.1 million was written off against the falling value of oil investments. However, £3.6 million from the sale of a ship lifted pre-tax profits to £1.2 million (£1 million). An unchanged final dividend of 2.5p makes 4.5p (4p). Graig said the results reflect a "considerable downturn" in the dry cargo freight market, and survey and drydocking costs.

Ferromet slips into red

Ferromet Group, the former Clogau Gold Mines group and now a trader in metals for the stainless steel industry, says its accounts for the year that ended in December will be qualified because an involuntary petition for relief under Chapter 11 has been filed against its principal operating subsidiary in America. Preliminary results for the 1991 year show a pre-tax loss of £12.9 million compared with a previous pre-tax profit of £24,000. Talks with potential new investors about a restructured Ferromet are under way. There is no dividend.

Thai Airways backs R-R

THAI Airways International said yesterday that it would stick by a decision to equip its eight new Boeing 777s with Rolls-Royce Trent engines amid controversy over the choice. Udom Krisnamak, Thai Airways' executive vice-president, said the decision would not be reviewed because it was approved in March by the previous cabinet of Anand Panyarachun, the interim prime minister. All Thai Airways aircraft are currently fitted with engines made by General Electric (GE) or by Pratt & Whitney, a unit of United Technologies Corp.

Dredging shares dive

BRITISH Dredging shares fell 38p to 80p after the company warned investors that trading during April, May and June had been particularly difficult and that results for the year to December are likely to be significantly lower than in 1991. The company is further pruning its cost structure, particularly in JT Edwards, the builders' merchants, and BDC Concrete Products, from which 50 jobs will go. The interim dividend is expected to be held. Management is confident of long-term prospects. UBS Phillips & Drew, the broker, forecasts profits down from £2.3 million to £1.25 million.

Seafield deficit deepens

SEAFIELD, the property and transport group, crashed to a pre-tax loss of £22.4 million (£11.5 million loss) in the year to end-December on the back of massive writedowns on a development in Finchley Road, London. There was a loss before exceptional items of £2.86 million (£7.12 million profit). However, writedowns of £19.5 million pushed the company deeply into the red. There are no dividends (nil). There is a loss of 31.9p (15.8p loss) a share, and net asset value fell to 41p (73p). The company aims to focus on core transport and warehousing activities.

Honda dealers freed

MOTORCYCLE prices in Britain should fall after Honda's agreement to allow its dealers to sell Honda bikes and parts across EC borders for the first time. The move, instigated by the European Commission, should help even out prices in the EC by allowing customers to shop for Honda bikes and parts where they are cheapest. The Commission said yesterday that it "will take necessary steps to ensure that other motorcycle manufacturers imposing agreements with clauses that could hinder free movement amend those agreements during 1992".

Continental punctures Pirelli again

From Wolfgang Munchau in Hanover

THE battle of the tyre giants resurfaced yesterday when Pirelli, the Italian manufacturer, succeeded in blocking a capital increase at Continental of Germany, but failed in a crucial vote to overturn voting rights limitations.

Pirelli blocked the proposed DM150 million capital increase at Continental's annual meeting, which lasted six hours. It was able to do so because on this resolution its vote counted. On all the other issues, including the vote on voting rights restrictions, most

of Pirelli's votes were simply disenfranchised.

The outcome is another setback for Pirelli, which last year failed to take over its German rival, but ended up as its largest shareholder. Because of the voting limitations, Pirelli cannot vote more than 5 per cent of its 38 per cent stake. At the same time, Continental appears to be stuck with an unwelcome shareholder who successfully obstructs its policies.

Behind the confusion over Pirelli's right to vote is Germany's outmoded company law and lack of takeover regulations. Like other companies, Continental operates a regime under which each shareholder is restricted to a maximum vote of 5 per cent, irrespective of the number of shares owned.

This is to protect small shareholders against takeover by stealth from a raider who is reluctant to bid for the whole of the company.

Pirelli said it would challenge yesterday's decision in court. Continental said it

would sue Pirelli over its refusal to return a dividend payout, which Pirelli received last year but whose legality seems uncertain since a Hanover court ruled that Pirelli had been part of an illegal share support operation.

With lawsuits on the way nothing much will change at Continental in the meantime. Pirelli wants to cut its losses and sell its remaining stake, but as long as the voting restrictions remain in place it will find it difficult to find a buyer.

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MFI is the big hope for a successful offer

BY the end of next week we shall know for sure whether this market has any appetite at all for new issues. In the meantime, a harrowing weekend is in store for advisers to Anglian Group and MFI Furniture Group, which close their application lists on Tuesday and Friday respectively.

They watched with growing horror as the GPA float was pulled at the eleventh hour, as the Wellcome share price disintegrated after its controlling shareholder, the Wellcome Trust, confirmed plans to reduce its holding, and finally as the investment community last week shunned the Telegraph share offer.

Both companies must have considered shelving their plans, but elected in the end to press on, preferring to settle for a lower return than incur the expense of an

abortion, and the accompanying loss of credibility.

If anyone understands the principle of discounting it is Derek Hunt, chairman and chief executive of MFI. But although he was persuaded that a 15 per cent reduction on what he might have got a week ago was preferable to coughing up £18 million of flotation costs for nothing, and antagonising potential investors, he took the precaution of withdrawing his own shares from the sale.

On fundamentals, the issue looks a steal. At 115p MFI shares sell for 15.3 times pro forma earnings for the year ended last April, and on a notional yield of 4.35 per cent. But listen to Nick Bubb, respected retail analyst at Morgan Stanley. He believes MFI can make pre-tax profits of £94 million this year, which would convert into earnings of 10.5p a

share, and slash the multiple to below 11.

This compared with an earnings multiple of 15.9 at Argos and 14.9 at Kingfisher, two of MFI's nearest rivals.

Not everyone is quite as bullish as Mr Bubb — one or two are reluctant to predict much more than £80 million — but the arguments are sound. MFI is picking up market share, and cost controls are so tight, that a mere 4 per cent on turnover would translate into a 22 per cent advance in earnings.

With Lowndes Queensway gone and the bought-out Magnet out of reach, fund managers have no decent play in the furniture sector, which would explain why the placing shares were gobbled up so smartly on Thursday. The worrying feature was the disappointing response from the intermediaries.

If there is to be a successful

public offer this summer, it will surely be MFI, which has the name, the record and all the appeal of so many of the exciting flotations of the 1980s, if that is not to curtail beyond redemption. Investors with longer-term ambitions should be well-rewarded, and may not find too many chances in future to get in at this price.

Anglian

IT IS less easy to be as optimistic about Anglian. Like MFI it was forced late in the day to pitch its price some way below original hopes, at 210p a share, at which level it pays for 12.2 years' earnings and yields a handsy 5.5 per cent.

Just the same, double glazing still has something of an image problem, which is no less pertinent in the case of the market leader, Anglian

claims more than 8 per cent of an extremely fragmented market, but remains a one-product company.

Despite boardroom protestations that the company's products are consumer durables, the shares will be classed as a building materials stock, a tag William Hancock, managing director, could do without. The strong cash flow — surprisingly only 8 per cent of sales are financed by credit — and the clean balance sheet that the flotation proceeds will guarantee give Anglian an advantage over most of this sector. Even so, like its new bedfellows, it will have difficulty in providing any growth in the current climate. Forecasts of around 19p of earnings this year suggest a forward multiple of just over 11 times. For the moment, there seems no urgency to pick up Anglian shares through this offer.



Unwanted tag: William Hancock of Anglian Group

BUSINESS PROFILE: Derek Hunt

Millionaire with an embarrassment of riches

Carol Leonard meets the chairman who will make £1.9m from the flotation of MFI but refuses to discuss his wealth

Derek Hunt, the chairman and chief executive of MFI, the furniture retailer due to be listed on the stock market in two weeks, is acutely embarrassed. The cause is not something he will readily discuss but the sentiment is one he has nursed, hitherto privately, throughout his life. Hunt, 53, is embarrassed by his own success.

As a grammar school boy in County Durham he was self-conscious about his academic ability, and that ability, consequently, was never fully exploited. His one regret now is that he did not go on to university. Shifting awkwardly in his chair, his fair complexion reddening, Hunt recalls: "I came from a part of the town where most boys did not go to grammar school and yes, I was fairly embarrassed."

The imminent flotation of MFI will crystallise the value of that ability. Hunt will pocket £1.3 million and own shares worth a further £600,000. That troubles him more than he will admit. "If you added up the house, the cars and everything else, I guess I was a millionaire in 1985," he says. "But you can't write that because it sounds terrible. Yes, I am continually surprised by it all. I'm not saying I have no expensive tastes, I like to eat out well and go on nice holidays but we've still got very strong family ties and I think we have done OK in terms of keeping our feet on the ground."

Hunt, who remains his Northern accent, is driven by powerful and contradictory forces. On the one hand, he craves success; on family holidays, years ago, he would never allow the children in his party to win races along the beach. He has to be first. On the other hand, he rebels against the behavioural norms expected of one who has achieved success.

At school, Hunt refused to study, was always "the rowdy boy at the back of the class" and cheeky to prefects and teachers. "I always had plenty of chat. I was forever being put in detention on Saturdays, but I always got off it by playing rugby instead." He would regularly refuse to wear his school tie or cap — in case his non-grammar school friends saw him — and says his sole ambition then "was to leave school. I hated being made to apply myself." He left when 15 with five O-level passes. "I was very average, academically, in the bottom half of

the class throughout, and I was regarded as a complete failure."

Nowadays, that trait manifests itself in a continuing hatred of ties — "whether or not we accept a social invitation will often be determined by whether or not I have to wear a tie" — a disdain for formal management techniques — "I never send memos, I just go and sit on someone's desk and talk to them" — a preference for a few pints at his local pub to a meal in a fancy restaurant, and a refusal to publicly acknowledge the existence of his most costly indulgence, a 25ft boat, *Big Lou II*, named after his mother-in-law and moored in the South of France. Ask him if he even has a boat and he replies: "I'm not going to tell you. I made up my mind at the beginning of all this that I wasn't going to talk about it. I don't like all this stuff about cars and boats and money." He is, he says, interested in money "only as a

'If I had stayed in the police force, I would probably have risen to detective inspector and stuck there'

measure of how you are doing. I think you reach a level where your security is assured and after that it really doesn't mean very much". Instead, he is motivated by a desire "to be successful, to respect myself first and foremost". His embarrassment is mixed with pride. His pride in MFI, where he has worked for 20 years, is enormous. But the manner, some would say ill-mannered, in which Hunt frequently puts himself and others down, especially if they are in respected positions, perhaps indicates that he continues to see himself as the "complete failure" he was at school. Or maybe as the champion of people thus labelled.

At a cocktail party once, he was introduced to the director of a merchant bank and, after being informed of the fellow guest's name and position, snapped: "Big deal." Hunt would insist he did not intend to offend. "It's just that I believe the guy who unloads the lorry in Inverness is entitled to the same respect as the finance director." Hunt's upbringing has clearly

left an indelible mark. The son of an engine driver, Hunt was the youngest of five children, and home was a two-up, two-down terraced house "a bit like Coronation Street but always beautifully clean and beautifully decorated and with coal fires". His father died when he was nine and his mother, whom he describes as "very strong, very dominant, very Victorian and a strict Methodist — I had to go to church three times a day on Sundays. I have strayed a bit since then," worked as a cleaner. Hunt was in awe of her. Even though he is now known to enjoy a few drinks, he admits that he would never drink anything alcoholic her presence. Nor would he visit the pub. "The men in the North East have that big macho image, but it is the women who rule the roost," says Hunt. "Women's Lib is nothing new to me, we always had it." His relationship with his mother perhaps explains in part his awkward relationship with women to this day. During the course of the interview, his public relations adviser, a woman, put in a fleeting appearance. Hunt stopped talking, conversed with her in a self-conscious manner, and then resumed our conversation as soon as she had closed the door. A man's man, he admits he sometimes finds it difficult to talk to women, that he would rather lead an all-male team. He explains it with a shrug of his big shoulders — he is 6ft 1ins tall and weighs 17st 3lbs — and by suggesting that perhaps it is because he works in a male environment and went to an all-male school. Hunt says that because his mother managed the family finances so well, it was not until later in life, when he moved south that he "realised that we were a bit short of money. I always thought we were pretty well off."

That move south, after a brief spell as a policeman — "If I had stayed in the police force I would probably have risen to the rank of detective inspector and stuck there. I was always too much my own man" — was an eye-opening experience. Hunt, by then a trainee with British Home Stores, had been transferred from Sunderland to Oxford Street, London. "I really was the open-eyed northerner coming south. Even the bloody traffic amazed me. I had great difficulty just getting across the bloody road."

He is never on his own for long. And he has a business philosophy that is as natural as water running down a hill. Nothing about Derek comes from a training school. That is his charm.



Counting his blessings: Derek Hunt says friendship matters more to him than money

Have you ever tried to cross Oxford Street in the morning?"

It was this move into retailing that led him, 24 years ago, to meet David Russell, now his best friend. Russell recalls his first sighting of Hunt, then manager of a Fine Fare supermarket in Birmingham. "I saw this man in a blue suit and took a liking to him straight away. He was an obvious leader. If you go on holiday with him it is amazing how quickly he strikes up friendships with strangers, he is like a magnet."

He is certainly an instinctive manager. He is quick and accurate when assessing people and a natural delegator. Hunt says: "I'm very reluctant to theorise about management because you change your style to suit the person you are dealing with. I am determined,

unreasonable at times, but I believe in management by commitment. I think I am a tough manager but my wife would say I was a big softy. She would base that on the way I brought up the kids."

Those kids are Stephen, 23, and Matthew, 19, and home is a four-bedroomed 1930's house in two acres on the Buckinghamshire/Hertfordshire border. He met his wife Sandra, who now runs a sweet shop in Chesham, 23 years ago, when she was chief cashier at a

supermarket in Romford. "She is more stable than me, she has a much calmer attitude to life. She has taken everything in her stride — the sale of the business to Asda, buying it back, the refinancing and now the flotation. And she ignores me when I get excited."

The latter refers to his legendary temper. He insists he has mellowed with age, saying: "I don't suppose I have lost my temper in five years, but when I blow you know about it. I am very loud, I bang the table and shout, and I get so angry that I run out of words."

He is equally loud when he goes out on the town, once every six weeks, "with the lads" to let off steam. "I'm outrageous, you really would not want to know me. But you have to have a bit of fun and kick over a few traces. I find it necessary to have a life outside the business. Derek Hunt, the chairman of MFI, is only a temporary situation. At some point I'm going to give it up and a few years ago I did not have it." He is, he says, both chairman and chief executive "because I'm bossy."

Hunt applies the same blunt and honest principles to his political beliefs. He refuses to disclose how he voted at the general election but says he sent his sons to state schools and has voted for all three parties. "I think there are some terrible things happening in the UK that expose holes in our social services so big it horrifies me. Neither the Conservatives nor Labour have got it right in my lifetime."

He makes amends on a personal level by being generous — with time, spirit and money — with his own family and friends, and a number of charitable causes. But he is never flash. On family holidays with the Russells, they usually opt for self-catering accommodation and share a kiddy. "Derek might put a little more into the kiddy than me, but not so much that I'm aware of it," says Russell. "And if we go out, we always split the bills. Derek knows that I couldn't put up with it being any other way."

Hunt gives all his personal relationships great consideration and seems to have found a way of overcoming the age-old and very real problem created when one individual makes much more money than his peers.

In a statement that many far better educated could learn from, Hunt says: "Friendship is based on trust, mutual respect and self-respect. If you erode that self-respect by paying for people all the time then you very quickly destroy their friendship too."

A warning to those thinking of a walk down Lime Street

Nicolas Mellersh, a name who lost £86,000, says that joining Lloyd's could now be risked if care is taken

The cyclical nature of insurance has never been more clearly demonstrated than by the recently reported results from Lloyd's of London. Lloyd's has a three-year accounting cycle, so the unprecedented £2.06 billion loss unveiled at the recent annual meeting referred to 1989, and the previous year's loss of £510 million to 1988. In announcing this "appalling result", David Coleridge, the chairman, warned members 1990 was likely to be poor, and 1991 was expected to be little better than break-even.

Bleak though the picture may be, it indicates the nadir may have been passed and that the cycle is turning upwards. More confirmation comes from the hardening of rates throughout the market, as anyone who has just renewed insurance on their house or car will be only too aware.

While this may well be an opportune time to consider membership, joining Lloyd's famously involves unlimited liability — "down to the last cufflink". Can a prospective name minimise the risks that are all too evidently inherent in insurance underwriting? What lessons are there to be learned from the experiences of existing names?

First, there is the question of showing wealth of £250,000. This requirement can be met with a bank guarantee secured on your home, but, as names without other resources are discovering, the reality is that the family home is repossessed when losses have to be paid. Never even consider membership if this is the only way you can pass the means test.

You determine your premium income limit — your turnover — but the higher the limit, the greater the required



Wisdom from one who has suffered: Nicolas Mellersh outside his London home

"Funds at Lloyd's" that have to be deposited as a security against loss. It is not necessarily prudent to write only a small amount of business, as this makes it very difficult for your agent to spread the risk properly among a range of syndicates. Be prepared to underwrite at least £500,000, which will involve depositing £150,000 with Lloyd's and will mean you join about 25 syndicates.

The current state of losses

'Never even consider membership if a bank guarantee secured on your home is the only way you can pass the £250,000 means test'

has prompted the council to introduce a compulsory high-level stop-loss policy from next year. This is fine as far as it goes, but the prudent names will also take out lower level cover, even though — strange as it may seem — not every agent believes it is necessary or desirable. If you are writing £500,000, this type of traditional stop-loss policy provides £150,000 of cover in excess of £150,000 at a cost of about £3,000 or so per year. In good

therefore points to having available wealth of about £350,000.

One of the great mysteries of Lloyd's is why husbands and wives both become members. At the very least, this doubles the cost of membership, but more importantly, puts every family asset at risk. Don't do it — one being a member is quite enough. While many names rely on their profits to pay school fees, or to live on, you should not depend on Lloyd's,

or you will be in even worse trouble when disaster strikes. The most important decision made by every prospective name is the choice of member's agent, because he determines how well or badly you will do during your career at Lloyd's. Many a name is rueing the day they decided there was no point in looking further than the charming agent they met at dinner.

Go and see several agents. Ask them about their record, their underwriting policy and every difficult question you can — Lloyd's suggests the main subjects in its brochure about membership — but do not go ahead if you have any doubts.

I believe very strongly that Lloyd's should not be considered to be the preserve of the seriously wealthy. With some forethought, a certain amount of painstaking work, and some prudent if difficult decisions taken, it is possible for those of comparatively modest means to weather the worst results the insurance industry has ever known and to trade through to the increasingly attractive years that lie ahead. For those starting now from scratch, the attractions are much greater.

WEEK ENDING Matthew Bond

Reports to the left, reports to the right, run off seems a good option

NEVER can the financial affairs of so few have occupied the minds of so many. Can there be a person in the land not intimately acquainted with the fate of the gallant, but greedy, 5,000 who rode into the valley of Lime Street, clad only in the trappings of considerable wealth, to emerge half a league or so onwards financially stripped?

The answer I suspect must be no. For the charges of the Lloyd's brigade are well chronicled. This week brought news of the awful fate of the 39 members of the Oakley Vaughan syndicates, hit by a High Court ruling that cruelly confirmed what in their hearts and wallets they already knew — that the duties of the corporation of Lloyd's do not include caring.

There were grim reports too of further punishment being inflicted on the 4,000 Gooda Walker names, who came under heavy fire for the third time in a year as the management of the curiously named GW Run-off opened up with a massive £307 million cash call. Small wonder there is talk of mutiny, with the rebels rallying to a new clarion call, GW Run-away.

But according to intelligence gathered by Week-Ending spies, the battle-weary Lloyd's veterans are about to be rocked by a fresh scandal — the Lloyd's Excess of Reports, or LXR, Spiral. As with all Lloyd's scandals, its details are hideously complicated but briefly what it involves is this.

A syndicate — let us for the sake of argument call it Rowland — is approached by the Lloyd's committee to prepare a report on the workings of the insurance market and to come up with specific recommendations on how the market might be reformed.

Syndicate Rowland duly begins its investigation and after a few months is ready to publish its report. However, its members (technical jargon for authors) are understandably concerned that while they would love all the praise and recognition for getting



the report right, they run the real risk of professional disgrace if their recommendations are wide of the mark.

To reduce this risk, they take the prudent decision to "re-report", passing the top slice of their recommendations on to another syndicate which, for the sake of argument, we shall call Morse. Armed with these recommendations, the members of Morse now have their own opportunity to grab the Lime Street light by publishing their own report.

The attractions of re-reporting are obvious, with both syndicates able to take the credit for making broadly similar recommendations. Less apparent but potentially catastrophic is the downside of re-reporting. For if the recommendations are wrong, not only will both sets of authors risk professional disgrace, but the Lloyd's market will continue to lose its members billions

of pounds a year. With just such a thought in mind, the members of Morse make the decision to re-report, passing the top slice of recommendations on again, giving the next syndicate — which we shall call Walker — its own chance of glory. And so the LXR spiral is born. The problem comes when the recommendations published by the syndicate at the top of the spiral prove to be wrong... less GW Run-off, more GW Melt-down.

While Lloyd's pins its hopes on radical reform to avoid final catastrophe, Britain's sickly economy has been looking in need of even stronger medicine. The symptoms threatening to send the nation into economic intensive care had a familiar ring about them with the National Economic Development Office (itself about to be wound up) telling us that construction orders were falling; the Na-

tionwide Building Society telling us that house prices were falling and James Capel, the stockbroker, telling us that what little growth it had expected was disappearing. Even the one rising indicator, the nation's saving ratio, was bad news for an economy desperate for somebody, anybody, to spend some money.

But the Week-Ending intelligence network can bring news that help is on its way. Flush from his success in Sarajevo, President Mitterrand of France is planning a second mercy mission — to London.

Mitterrand, who has had to abandon plans to arrive by European fighter plane, believes he has the answer to many of our economic woes. When told of British Steel's £55 million loss, he apparently responded in typical Gallic fashion: "Bull!" Economists are taking this as a sign that British Steel's problems are nothing that £500 million of government aid could not cure. British Steel executives have responded warmly to the idea and, having got the go from Sir Leon Brittan, plan to use the money to take over recession-hit private steel companies all over Europe.

Having sorted British Steel, Mitterrand then plans to take on British Rail, which he believes is ideally suited to privatisation à la Française. Basically this involves dismissing last year's £145 million loss as "un blip" and pumping tens of billions of pounds into the company every year for the next decade. Come to think of it, that sounds pretty much like privatisation British style.

British Rail staff are already up in arms about the French plan, which they believe could ruin their hard won reputation for efficiency. However, they are believed to have dropped plans to adopt French lorry drivers' protest tactics by blocking lines with slow moving or stationary trains. Market research suggested few passengers would notice.

The information contained in this document is in summary form and has been derived from, and should be read in conjunction with, the Listing Particulars dated 2 July 1992 (the "Listing Particulars") relating to MFI Furniture Group Plc (the "Company") prepared in accordance with the Listing Rules made under section 142 of the Financial Services Act 1986 (the "FSA"). The Listing Particulars also contain full details of the history and business of the Company. The Directors of the Company whose names appear on page 2 of the Listing Particulars, are satisfied that this document contains a fair summary of the key information contained in the Listing Particulars.

A copy of the Listing Particulars has been delivered to the Registrar of Companies and is available for inspection at the Registrar's Office, 15 Featherstone Street, London EC1. It is also available for inspection at the Company's registered office, 135 Schomberg Road, London EC2. If you are unable to obtain a copy of the Listing Particulars, you may apply to the Registrar of Companies for a copy. If you are unable to obtain a copy of the Listing Particulars, you may apply to the Registrar of Companies for a copy.

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MFI FURNITURE GROUP PLC

(Incorporated and registered in England and Wales. Registered no. 2120710)

Offer

of 136,974,973 Ordinary Shares of 10p each
and Placing

of 410,177,800 Ordinary Shares of 10p each

at a price of 115p per Ordinary Share

sponsored by

COUNTY NATWEST

and underwritten by

County NatWest Limited

Charterhouse Bank Limited

KEY INFORMATION

THE BUSINESS

MFI is the leading furniture retailer and manufacturer in the UK. It operates from 174 superstores and owns one of the largest furniture manufacturing operations in Europe.

MFI's Hygena and Schreiber product brands are the best recognised furniture brands in the UK in their sectors.

MFI has an estimated 11.4 per cent share by value of the UK household furniture market (excluding floorcoverings). It commands the market for self-assembly kitchens and bedrooms. MFI is also the clear market leader by volume in rigid kitchens.

The Group manufactures 60 per cent of the goods it sells. Vertical integration is a key strength of MFI, enhancing the competitive position of the retail business.

The Group has strong operational cash flow and its capital expenditure can be adjusted in response to economic and trading conditions.

The management team is experienced and all the Executive Directors have worked for the Group for at least 13 years.

PROSPECTS

MFI's future growth will be founded upon:

- development of the superstore network through refurbishment and the opening of relocated and new superstores
- an enhanced and expanded product range which will assist MFI's market penetration in all product areas, especially beds and upholstery
- further vertical integration where there is the prospect of a high volume of sales and a rapid return on investment
- continuing efficiency improvements resulting from the Group's policy of restructuring costs and controlling working capital.

The outlook for the current financial year depends largely on the scale and pace of economic recovery.

Trading record and current trading

The following is a summary of MFI's trading record for the four financial periods since the start of the offer in November 1991, which has been derived from the Accountant's Report in Part III of the Listing Particulars.

Year ended April	1989	1990	1991	1992
Turnover	£m 601.7	£m 594.9	£m 620.7	£m 644.4
Trading profit	£m 91.4	£m 50.9	£m 48.6	£m 73.7
Trading margin	% 15.2	% 8.6	% 7.8	% 11.4

The decline in trading profit between 1989 and 1991 reflected the impact of the recession on the Group's sales, together with increased rents and depreciation charges. The significant recovery in trading profit and trading margin in the year ended April 1992 reflected improved sales between Christmas and the end of February and continued restraint of operating costs.

Allowing for special factors inherent in any year-on-year comparison, underlying sales since the start of the current financial year are broadly in line with last year's levels.

FLATOTATION STATISTICS

Flotation price per Ordinary Share	115p
Market capitalisation at the Flotation price	£669 million
Proceeds receivable by the Company after expenses	£545 million
Pro forma earnings per Ordinary Share for the year ended April 1992	7.5p
Pro forma price earnings multiple at the Flotation price	15.3 times
Historic loss per Ordinary Share for the year ended April 1992	(£5.0)p
Notional net dividend per Ordinary Share for the year ended April 1992	3.75p
Notional gross dividend yield at the Flotation price	4.25 per cent
Notional dividend cover based on pro forma earnings per Ordinary Share	2.0 times

The basis and method of calculation of the pro forma earnings per Ordinary Share and the explanation of the notional dividend are set out under "Pro forma earnings per share" and "Dividends" in Part of the Listing Particulars. The basis and method of calculation of the historic loss per Ordinary Share are set out in Part III of the Listing Particulars. For the reasons stated therein, this number will not be comparable with reported earnings per Ordinary Share after the Flotation.

THE FLOTATION

The Flotation consists of a placing of 410,177,800 Ordinary Shares and a public offer of 136,974,973 Ordinary Shares. Of the Ordinary Shares being marketed, 489,142,360 Ordinary Shares are being issued by the Company and 58,010,413 are being sold by existing investors. No shares are being sold by the Executive Directors or their families. ASDA is selling its entire interest in MFI.

Up to 13,697,497 Ordinary Shares (representing 10 per cent of the Ordinary Shares available under the Offer) are being reserved in the first instance to meet applications by or for the benefit of Directors and employees of the Company and its subsidiaries.

Following Admission, the issued share capital of the Company will be £58,136,400 and the authorised share capital will be £77,515,200, each divided into Ordinary Shares of 10p each.

If you wish to apply for Ordinary Shares, you must complete and return the attached Application Form in accordance with the procedure for application set out below.

The Application List will open at 10.00 am on Friday 10 July 1992 and will close as soon thereafter as County NatWest and the Company may determine.

It is expected that definitive share certificates (which will be provisional subject to Admission) will be posted to successful applicants on Thursday

16 July 1992 and that dealings in the Ordinary Shares will commence on Friday 17 July 1992. Dealings prior to receipt of share certificates and prior to Admission will be at the risk of the applicant(s). A person so dealing must recognise the risk that an application may not have been accepted to the extent anticipated, or at all, or that Admission may not take place.

Individual shareholders with Personal Equity Plans ("PEPs") may request, subject to the normal subscription limits, that their Plan Managers subscribe for Ordinary Shares under the Offer on their behalf up to the statutory PEP and single company PEP limits. Alternatively, subject to certain conditions, Ordinary Shares acquired by individuals under the Offer (including, for employees, Ordinary Shares acquired using priority application forms) are eligible for transfer by those individuals to Plan Managers prepared to accept them within 42 days of their allocation, expected to take place on 17 July 1992.

Expected timetable	
Latest time and date for receipt of applications and payment of the full price of allocation announced and share certificates despatched	Friday 10 July 1992
Dealing to commence	Thursday 16 July 1992
	Friday 17 July 1992

TERMS AND CONDITIONS

Applicants are made to the terms and conditions set out in this document, including the Listing Particulars.

The contract resulting from acceptance of applications under the Offer will be conditional on Admission occurring no later than 10.00 am on Friday 17 July 1992 or such later time and for that date as County NatWest and the Company may agree, being not later than 10.00 am on Friday 17 July 1992, and the Listing Particulars. Applicants who do not accept these terms and conditions shall be deemed to have withdrawn their applications and their names shall not be included in the Application List.

1. Cheques and banker's drafts will be presented by post to the Registrar of Companies, 15 Featherstone Street, London EC1, and will be subject to the terms and conditions set out in the Listing Particulars. Cheques and banker's drafts will be subject to the terms and conditions set out in the Listing Particulars.

2. Cheques and banker's drafts will be presented by post to the Registrar of Companies, 15 Featherstone Street, London EC1, and will be subject to the terms and conditions set out in the Listing Particulars. Cheques and banker's drafts will be subject to the terms and conditions set out in the Listing Particulars.

3. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

4. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

5. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

6. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

7. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

8. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

9. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

10. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

11. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

12. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

13. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

14. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

15. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

16. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

17. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

18. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

19. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

20. Subject to the arrangements for payment described in the Listing Particulars, the basis of allocation will be determined by County NatWest in its absolute discretion. County NatWest may, in its absolute discretion, accept or refuse any application for Ordinary Shares and may, in its absolute discretion, accept or refuse any application for Ordinary Shares.

AVAILABILITY OF DOCUMENTS

Copies of this document and of the Listing Particulars are available for collection for a period of 14 days from 2 July 1992 from:

County NatWest Limited
135 Schomberg Road
London EC2

MFI Furniture Group Plc
Southern House
333 The Hyde
Edgware Road
London NW9

National Westminster Bank Plc
Registrar's Department
New Issues Section
15 Featherstone Street
London EC1

Rowe & Pitman Ltd,
1 Finch Avenue
London EC2

Smith New Court
Corporate Finance Limited
Smith New Court House
20 Farringdon Road
London EC1

from the following branches of National Westminster Bank Plc:

Birmingham
Colmore Centre
103 Colmore Row

Bristol
32 Corn Street

Cardiff
117 St. Mary Street

Edinburgh
80 George Street

and from:
Ulster Bank Limited
Personal Investment Unit
88/90 High Street
Belfast

Glasgow
14 Wyndwood Square
Newcastle Upon Tyne
87 Grey Street

Hull
19 Silver Street

Leeds
8 Park Row

Manchester
55 King Street

Copies of the Listing Particulars are also available for collection from the Company Announcements Office, The London Stock Exchange, Capel Court Entrance, Bartholomew Lane, London EC2 for a period of two days from 2 July 1992.

INSTRUCTIONS FOR RETURN OF THE APPLICATION FORM

BY POST:

Send your completed Application Form to arrive not later than 10.00 am on Friday 10 July 1992 to:

National Westminster Bank Plc
Registrar's Department
New Issues Section
PO Box 859
Hartcliffe
Bristol BS99 1XZ

ALLOW AT LEAST TWO WORKING DAYS FOR DELIVERY

OR BY HAND:

Deliver your completed Application Form by hand not later than 10.00 am on Friday 10 July 1992 to:

National Westminster Bank Plc
Registrar's Department
New Issues Section
15 Featherstone Street
London EC1

or by not later than 3.00 pm on Thursday 9 July 1992 to one of the other branches of National Westminster Bank Plc listed above or to Ulster Bank Limited at the address set out above.

PROCEDURE FOR APPLICATION

BEFORE MAKING ANY APPLICATION TO ACQUIRE SHARES YOU ARE RECOMMENDED TO CONSULT AN INDEPENDENT FINANCIAL ADVISER. Photocopies of Application Forms will not be accepted in any circumstances.

1

Put in Box 1 your full name and address using BLOCK CAPITALS. Applications may be made only by persons aged 18 or over. However, an adult may apply for the benefit of a minor. To apply for the benefit of a minor, you should put your own name and address in full in Box 1 and, after your name, write "A/C" followed by the initials of the minor. See Note 6 below for joint applicants.

2

Put in Box 2 (in figures) the number of Ordinary Shares for which you are applying. See Note 2 below. Applications for any other numbers of Ordinary Shares are liable to be rejected.

Number of Ordinary Shares you are applying for	Amount payable at 115p per Ordinary Share
250	£287.50
500	£575.00
750	£862.50
1,000	£1,150.00
1,500	£1,725.00

Above 1,500 Ordinary Shares, applications must be in the following denominations:-

Applications	Multiples of
2,000 to 10,000 Ordinary Shares	1,000 Ordinary Shares
10,000 to 50,000 Ordinary Shares	5,000 Ordinary Shares
over 50,000 Ordinary Shares	10,000 Ordinary Shares

3

Using the table in Note 2 above, put in Box 3 (in figures) the exact amount payable.

4

Sign and date the form in Box 4. The Application Form may be signed by someone else on your behalf and/or on behalf of any joint applicant(s) if duly authorised to do so, but power(s) of attorney or a duly certified copy thereof must be enclosed for inspection and will be returned in due course. If you are applying for the benefit of a person under the age of 18, you, rather than that person, must sign the Application Form. A corporation should sign under the hand of a duly authorised official whose representative capacity must be stated.

5

Put in Box 5 a single cheque or banker's draft for the exact amount you have entered in Box 3. Your cheque or banker's draft must be made payable to National Westminster Bank Plc A/C MFI and should be crossed "A/C Payee".

No receipt will be issued for this payment, which must be solely for this application. Your cheque or banker's draft must be drawn in sterling on an account at a branch (which must be in the United Kingdom, the Channel Islands or the Isle of Man) of a bank or building society which is either a member of the Clearing Houses Association or which has arranged for its cheques and banker's drafts to be presented for payment through the clearing facilities provided by the members of that Association and must bear the appropriate sort code number in the top right hand corner.

Applications may be accompanied by a cheque drawn by someone other than the applicant(s), but any monies to be returned will be returned by either sending the cheque or banker's draft submitted with the application to, or will be sent by cheque crossed "A/C Payee" in favour of, the person named in Box 1, and in both cases to the address in Box 1.

Applications may be accompanied by a cheque drawn by someone other than the applicant(s), but any monies to be returned will be returned by either sending the cheque or banker's draft submitted with the application to, or will be sent by cheque crossed "A/C Payee" in favour of, the person named in Box 1, and in both cases to the address in Box 1.

If anyone is signing on behalf of any joint applicant(s), power(s) of attorney or a duly certified copy thereof must be enclosed for inspection. Any share certificates in the names of joint applicants will be sent to the applicant named in Box 1.

MFI Furniture Group Plc

APPLICATION FORM

Before completing this form, you should read the guide above carefully.

To: County NatWest Limited,
MFI Furniture Group Plc ("MFI") and the Vendors (as defined in the Listing Particulars)

See Note

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Portfolio
PLATINUM

From your Portfolio Platinum check and add the weekly prize money to your weekly dividend. Add these prizes to your running total for the week and check this against the weekly dividend figure on this page. If it matches this figure, you have won tonight or a share of the total weekly prize money. If you win, follow the claim procedure on the back of your card. You must always have your card available when claiming. Game rules appear on the back of your card.

No	Company	Group	Price	Gain or Loss
1	Admiral	Marine	1.00	0.00
2	Admiral	Marine	1.00	0.00
3	Admiral	Marine	1.00	0.00
4	Admiral	Marine	1.00	0.00
5	Admiral	Marine	1.00	0.00
6	Admiral	Marine	1.00	0.00
7	Admiral	Marine	1.00	0.00
8	Admiral	Marine	1.00	0.00
9	Admiral	Marine	1.00	0.00
10	Admiral	Marine	1.00	0.00

No	Company	Group	Price	Gain or Loss
11	Admiral	Marine	1.00	0.00
12	Admiral	Marine	1.00	0.00
13	Admiral	Marine	1.00	0.00
14	Admiral	Marine	1.00	0.00
15	Admiral	Marine	1.00	0.00
16	Admiral	Marine	1.00	0.00
17	Admiral	Marine	1.00	0.00
18	Admiral	Marine	1.00	0.00
19	Admiral	Marine	1.00	0.00
20	Admiral	Marine	1.00	0.00

© Times Newspapers Ltd. Total

Please take into account any minus signs

Weekly Dividend

Please make a note of your daily totals for the weekly dividend of £4,000 in today's newspaper.

MON TUE WED THU FRI SAT SUN

The Portfolio Platinum prize was won yesterday by Mrs C. Williams of Newbury, Berks.

Discard: Mr P. Connelley, of Dorchester, and Mr K. Pammore, of Christchurch. Each receive £500.

1992 High Low Company Price Gain or Loss % P/E

BANKS, DISCOUNT, HP

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

BREWERIES

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

BUILDING, ROADS

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

Early losses wiped out

ACCOUNT DAYS: Dealings began June 29. Dealings end July 10. Settlement day July 13. Settlement day July 20. Shareward gains are permitted on two previous business days. Prices recorded are at market close. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

1992 High Low Company Price Gain or Loss % P/E

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

ELECTRICITY

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

FINANCE, LAND

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

FINANCIAL TRUSTS

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

FOODS

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

HOTELS, CATERERS

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

INDUSTRIALS

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

ELECTRICALS

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

Early losses wiped out

ACCOUNT DAYS: Dealings began June 29. Dealings end July 10. Settlement day July 13. Settlement day July 20. Shareward gains are permitted on two previous business days. Prices recorded are at market close. Changes are calculated on the previous day's close, but adjustments are made when a stock is ex-dividend. Changes, yields and price/earnings ratios are based on middle prices.

1992 High Low Company Price Gain or Loss % P/E

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

ELECTRICITY

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

FINANCE, LAND

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

FINANCIAL TRUSTS

No	Company	Price	Gain or Loss	%	P/E
1	Admiral	1.00	0.00	0.0	0.0
2	Admiral	1.00	0.00	0.0	0.0
3	Admiral	1.00	0.00	0.0	0.0
4	Admiral	1.00	0.00	0.0	0.0
5	Admiral	1.00	0.00	0.0	0.0
6	Admiral	1.00	0.00	0.0	0.0
7	Admiral	1.00	0.00	0.0	0.0
8	Admiral	1.00	0.00	0.0	0.0
9	Admiral	1.00	0.00	0.0	0.0
10	Admiral	1.00	0.00	0.0	0.0

FOODS

Slats Road	243	9	11.2	6.3	11.2
Thorn & Lytle	362	8	11.5	3.0	11.5
Thorn	262	9	9.1	6.3	12.1
Thorn	188	9	12.0	2.8	19.2
Thorn	146	9	11.5	3.0	11.5
Unge	303	9	13.2	6.3	11.0
Unge	188	9	11.5	3.0	11.5
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Fraud remains on the cards

When the credit card industry announces another increase in its fraud figures from a record high of £160 million it will not be able to say it is honestly doing its best to reduce them.

Millions of pounds are being lost because the credit card companies will not share information that would put fraudsters out of business. It is not a big problem, only a small percentage of the credit card fraud bill, they say.

Maybe the reason that the banks have not managed to sort out the problems highlighted on page 33 is that most of the losses are not paid for by them. It is the retailers who have to pay a fee, every time they accept a credit card in payment, that would mostly stand the losses. Customers, who are not vigilant in checking their credit card bills may also be paying for the slowness of the banks in sorting out the problem.

Retailers must only send items bought by credit card to the address of the cardholder. If they break the rule, they stand to lose the cost of the lost item. It would, however, seem to be an unfair condition if the card

companies cannot always verify an address.

The banks say they are worried about customer confidentiality. Surely it is not beyond their combined intelligence to get the permission of customers to pass on addresses to other banks for verification purposes when the customer uses a credit card.

Possibly of greater concern to the banks in their lengthy deliberations is that their customers will be poached by rivals if addresses are passed on. Big spenders could be buried in offers of new credit cards.

Until the companies can sort out the problem, customers of some stores will find that they will not be able to shop by telephone. Nor will they be able to ask the store to deliver an item when it comes into stock.

Cards will be less convenient for all except the fraudster. All cardholders will have to check every item on their bills and be prepared to dispute



COMMENT

LINDSAY COOK
WEEKEND MONEY EDITOR

anything they do not remember. If the banks were paying the bill, they might act a little more quickly to set up a system that works for customers, shops and themselves.

Bank charges

When Nationwide launched its interest-bearing current account five years ago the banks hated it. They lost more than a million customers in fairly short order and then decided to offer their own interest-paying accounts. Now the banks will be cheering the second

largest society, which is in effect turning away people who are starting their first jobs from its FlexAccount. Since Wednesday new customers have had to agree to maintain a minimum balance of £500 or have at least £500 credited to the account every month.

In addition, those customers who do not qualify for a cheque book and guarantee card because they are new customers without a credit record will not be able to receive a cash dispenser card so that they can get at their money without queuing.

The move follows the Halifax's decision to charge savings account cus-

tomers who have a balance of less than £250 who make more than two counter withdrawals a month. There is one difference, though, with the Nationwide there are no exceptions for those under 21. They are effectively turning away people starting out.

The climate being established by the friendly, mutual building societies will make it easier for the first bank that decides to charge customers with small credit balances. They are desperately regretting the free-if-in-credit banking for personal customers introduced to the Big Four by Midland in 1984.

Like Nationwide, it won customers from its rivals for a year before the others offered the same terms. Unfortunately for the poor banks, too many customers manage to stay just in credit while using the banks' free services to the hilt. Typically 70 per cent of customers avoid paying any charges. Those who just

go overdrawn also go berserk when they realise how much they are to be charged. It is not unusual for a few pounds over the limit to cost a customer £100 in charges. Most customers can get these charges withdrawn once by their bank if they threaten to take their overdraft elsewhere.

When free banking became universal, about 50 per cent paid for the other 50 per cent. Now a smaller number of customers are footing a larger bill for transmission charges and other costs.

Banks want to end the cross-subsidisation of one account or service by another but would also like to be loved by their customers.

None of the mainstream banks have introduced minimum income limits for customers opening accounts. They will watch the Nationwide development with interest and wish it well. They also managed to quietly support the Halifax's move.

It will be interesting to see which is the first one to reinstate charges for customers who maintain a credit balance, and how it tries to sell it to the customers as a good thing.

Europe's 'open' insurance market is littered with obstacles

Barriers are down, long live barriers

By Sara McConnell

AGREEMENTS sealed this week by the 12 member states of the European Community will, in theory, give their 340 million citizens the right to buy their life insurance from anywhere in Europe.

This and similar agreements reached two weeks ago on motor and household insurance could mean lower premiums for Europeans, including the British, as insurers compete with each other and national constraints are loosened.

Disgruntled Britons hoping to find cheaper insurance across the Channel to avoid large increases in motor or household premiums over the next year will not benefit from this week's planned dismantling of barriers, however. British policyholders at the moment pay lower insurance premiums than almost all their fellow Europeans, who are likely to benefit more than the British from the freeing up of the market.

Member states also have two years, until July 1 1994, before the two agreements, the Third Life Assurance Directive and the Third Non Life Assurance Directive, become law. The directives have already been criticised by the Bureau Européen des Unions de Consommateurs (BEUC) the European consumers' organisation, which said they would give member states too much leeway to impose restrictions on citizens who want to take insurance from other countries.

Even if countries do not impose such restrictions, any changes will probably be gradual. Policyholders across Europe will have to exercise their new right to look across their own borders for cheaper and better cover, and insurers will have to respond by becoming more competitive and aggressive in their marketing. Most important of all, people will have to be convinced that

it is worth braving cultural differences, language problems and possible problems when claiming, to try to get a few pounds off premiums.

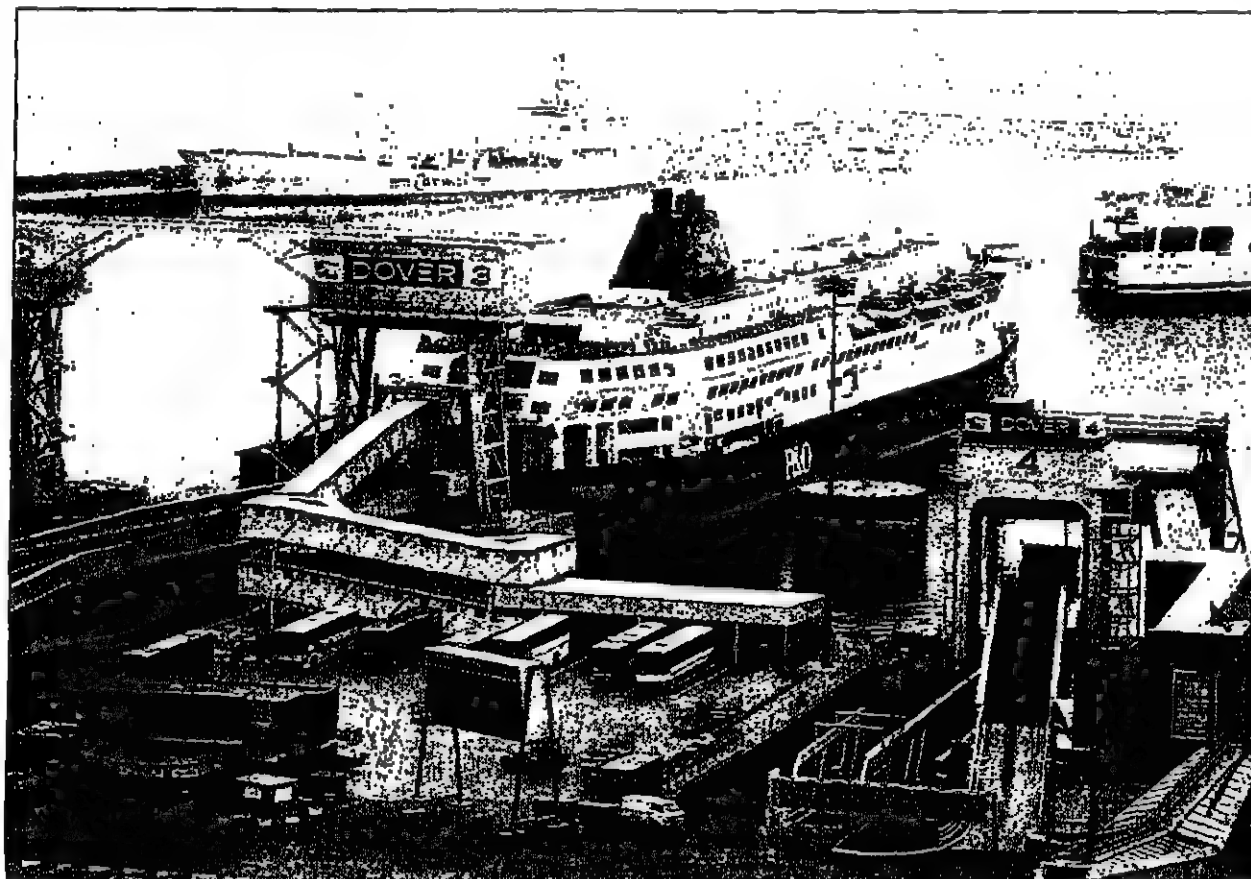
At the moment, British policyholders pay lower premiums, particularly for term assurance and motor insurance, than almost all their fellow Europeans.

Brian Griffin, Group EC Adviser at Royal Insurance, said: "Although legal restraints will be lifted in July 1994, commercial ones still remain. The Commission believes it has opened up the market but the practicalities like distance and language are a problem. The key thing is, how easy will it be to get a claim settled? What happens when the pipes burst on a Friday night and your insurer is in Paris, unless it has a 24-hour helpline?"

Part of the answer to this problem is likely to be local offices set up by companies interested in expanding across Europe, so that policyholders at least have a local point of contact. The main thrust of the

two directives is to reduce the amount of regulation involved for companies wanting to set up in countries other than their own. When the provisions of the directives are implemented, insurers will have to be authorised only once, in their own country. Their marketing and selling practices will be regulated by the country where the policy is sold.

So a Briton buying a German life assurance policy would have to go to the German regulators or courts if the policy did not pay out, but could go to the British regulators if he or she had been sold



Covered wagons: insurance rules have changed for motorists setting off on the great summer trek abroad

the wrong policy. Theoretically, the new free market will operate a system of "mutual recognition", so that British people need not hesitate to place their money with a company whose financial solvency is regulated by French or German authorities. However, few policyholders are considered likely to relish fights through foreign courts if the insurer refuses to pay out a claim. They would also not have the help of independent arbitrators, such as the various

ombudsmen in this country. Premium levels in other EC countries are likely to be an even bigger sticking point for term assurance for potential European policyholders based in the UK. Comparisons are not always easy because there are big differences in the structure of policies and legal requirements, but research by BEUC suggests that Britons are better off buying British.

Term assurance, a basic life insurance policy, which borrowers with repayment mortgages are usually required to take out, is cheaper in Britain than in almost any other country. BEUC's figures showed that a 30-year-old non-smoking man taking out a ten-year term assurance policy with a sum assured of 200,000 ecu would pay an annual premium of 252.35 ecu in Britain, compared with 728 ecu in Portugal, the most expensive country. Using 100 as the index of the cheapest cost, Ireland is the cheapest at 100, while Britain is 102, France 151, Germany 118 and Portugal 345.

A similar pattern emerges with motor insurance. Comparisons are again complicated. Some, like Germany and Greece, have premiums set by the state, which will not be allowed when the directive passes into law.

Returns from British life assurance policies look good in comparison with their European counterparts, mainly because they are allowed to invest more of policyholders' contributions in higher growth equities.

People will have to be sure that it is worth braving language and other problems for cheaper premiums

People will have to be sure that it is worth braving language and other problems for cheaper premiums

Treasury to review unit trust tax

RESIDENTS of other EC countries came a step nearer to being allowed to take dividends on UK unit trusts gross this week after the government conceded that present tax treatment of such trusts needed re-examining (Sara McConnell writes).

A new clause to this year's finance bill, tabled last month by John Warr, Conservative MP for Slough, was debated in the early hours of Wednesday morning. The Unit Trust Association, which has been lobbying for the changes since the election, said it had "got the first publicly stated recognition that there was a problem". The Treasury is now looking at the taxation of such dividends.

Under the present system, EC investors living outside Britain still receive dividends with tax deducted, despite not being liable for UK tax. They have to claim the tax back from the Inland Revenue. In other EC countries such as France, investors would expect dividends to be paid gross. Generous allowances should also mean they do not have to pay tax on this income when it is declared.

There will be an exodus of



Blair: greater choice

unit trust groups from the UK unless the present regime is changed, the UTA says. Several groups have already moved to countries such as Luxembourg and Dublin, which have a friendlier tax regimes.

Resolving tax differences between EC countries is growing more urgent as other barriers to investing abroad are broken down. Investors have been able to buy unit trusts from companies based in European countries since

1989. Under the UCITS (undertaking on collective investments and transferable securities) directive passed in that year, companies authorised in one EC country can market funds anywhere in the Community, provided they notify the authorities in the countries concerned. Investors have a choice of more than 4,500 funds investing in equities and bonds.

By the end of this year, rules should be in place to allow investments throughout the EC in funds not covered by the original directive. These include money market funds, cash unit trusts and funds of funds. All these appeal to more cautious investors, who either want to hold their money in cash or spread their risk. Riskier funds investing in property and derivatives such as futures and options, should also be covered by the new rules.

At the moment, cautious investors looking for good rates or those wanting to hold cash in different currencies have not had a full choice of funds from companies across Europe, because such funds would have to be authorised individually in each country

where they are sold. Mary Blair, executive product director at Fidelity, which has a number of money funds it is keen to launch in Europe, said: "The new rules would mean economies of scale because we wouldn't have to comply with different rules in every country."

Peter Beales, the Unit Trust Association's director of legal and fiscal affairs, said: "Consumers should benefit from a greater range of product choice and an increase in competition." Competition could mean lower charges in the long term, he suggested.

Those hoping to benefit from lower interest rates with foreign currency mortgages could use foreign money market funds to save a lump sum in the same currency as the mortgage, Mr Beales said. Having the lump sum in the same currency as the debt avoids some of the risk of adverse currency movements.

The prospect of British companies being able to market a wider range of funds in the EC might mean a better choice for UK investors. However Fidelity's Miss Blair said that citizens of other EC countries would benefit most.

Red light ahead for lingering green card

By Sara McConnell

MILLIONS of holidaymakers setting off in their cars this summer will take with them a green card to show that they have motor insurance. This card is a remnant of one of the first cross-border agreements between the countries which now make up the European Community.

It is dying out, superseded by more detailed cross-border agreements, including requirements for all cars driving in the Community to have at least third party cover that will pay up if there is injury or damage to other people or cars. Legally, motorists no longer have to carry a green card although if they do not, they will only have the minimum cover when driving abroad.

The card came into being in 1953 and certified to foreign officials that cars from other countries were insured. Insurers in different countries established a network of central bureaux and a system of

settling accident claims and reimbursing each other. Previously, motorists driving in other countries had to take out a new policy with a local insurance company, usually at the border. Failure to do this could mean having the car sequestered to guarantee payment of compensation if the driver was involved in an accident.

Today's experiences at the border are likely to be less threatening. However, Brian Griffin, the Royal's group European Community adviser, said: "If you are travelling down through Europe, being legally right does not always help if a border guard stops you and wants to see your insurance. The green card is still a universally noted passport and it is sensible to have one in the glove box."

Insurance companies used to charge for providing a green card but now most, including General Accident and Norwich Union, do not.

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NET CAR %	6.86%	6.68%
NET %	6.65%	6.49%

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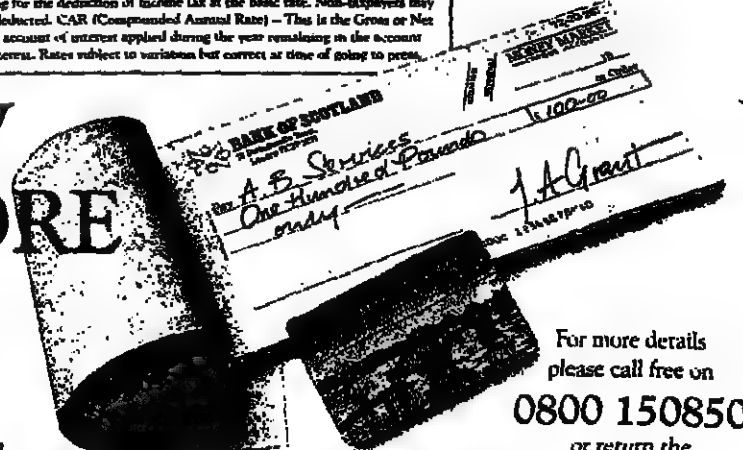
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Lilley gives members more rights to know

Pension rules tightened up

BY LINDSAY COOK
MONEY EDITOR

TWO more measures have been announced this week to safeguard members of occupational pension schemes in the wake of Robert Maxwell's plundering of £400 million from his employees' pension funds.

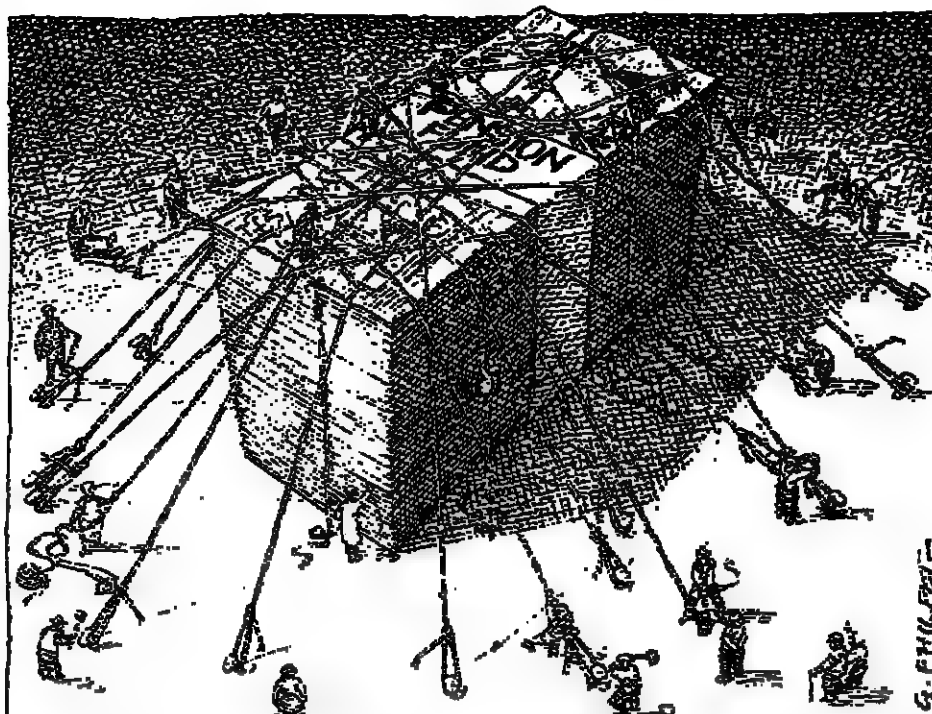
The provision of annual statements showing each member the value of his or her pension benefits should reduce the opportunity for misappropriation of funds, as will compulsory disclosure of the failure of an employer to forward employees' contributions to the trustees.

Occupational schemes have to produce actuarial valuations only every three years, and even then are not required to give these to members unless they are asked for them.

Where schemes have to be wound up, any deficiency will become a debt on the employer company. This will enable trustees to make a claim on the employer to remedy any deficit and to share the company's assets if the employer goes into liquidation. The regulations will apply to the pension funds of the Maxwell companies, although Peter Lilley, the social security secretary, said he did not want to raise hopes that Maxwell pensioners would benefit from the change.

Mr Lilley said in the government's formal response to the all-party Commons social security select committee that there would be time limits within which information must be given to members of schemes, prospective members, beneficiaries and unions.

The information regulations will begin to come into force on July 20, and should all be operating by the end of September. Schemes will have to give members details of the pensions ombudsman scheme



and its address, plus similar information about the Occupational Pensions Advisory Service. In addition, they will be told whether the scheme has registered with the registrar of occupational and personal pension schemes, and if

Where schemes have to be wound up, any deficiency will become a debt on the employer company

problems, has received an increase in complaints from scheme members about misappropriation of funds. Don Hall, its chief executive, said: "It is more important to have a system to prevent non-remittance of employees' contributions rather than one to help resolve it when it happens."

OPAS finds that non-remittance, which is theft, tends to happen more frequently where small firms are involved and the employer is the sole trustee of a small insured scheme. In this situation, an employer may be tempted to deduct the employees' contributions but not hand them on.

This is plainly illegal, but not easily detected by scheme members. Should they have suspicions and ask the insurance company for information about the scheme they are referred back to the employer. Annual statements should reduce the opportunity for such fraud. OPAS would like to go further and see the end of small insured schemes where

the employer is the sole trustee. Insurance companies, however, are happy for the current arrangement to continue as it is administratively simpler for them. Mr Hall said anything that made it mandatory to produce more information would help scheme members, but there would still be schemes that would not comply.

He said that it was not illegal for employers to stop making their own payments to schemes even if they have not told the workforce they are taking a payment holiday. The employers guarantee to balance the employees' benefits and provide the benefits.

The regulations under the Social Security Act 1990 will also allow the transfer of a single member to another scheme without the member's consent, provided the value of the rights in the new scheme are at least equal to those in the transferring scheme. Schemes will be able to commute a member's pension to a single lump sum where the value is £260 a year — a pension of £5 a week. Currently the schemes can make a single payment only where the pension rate is £2 a week.

Investment complaints are falling, says Lautro

BY LINDSAY COOK

AS THE second round of inspections of life assurance and unit trust companies by their regulator nears its completion, the Life Assurance Unit Trust Regulatory Organisation is optimistic that the worst is over for investors.

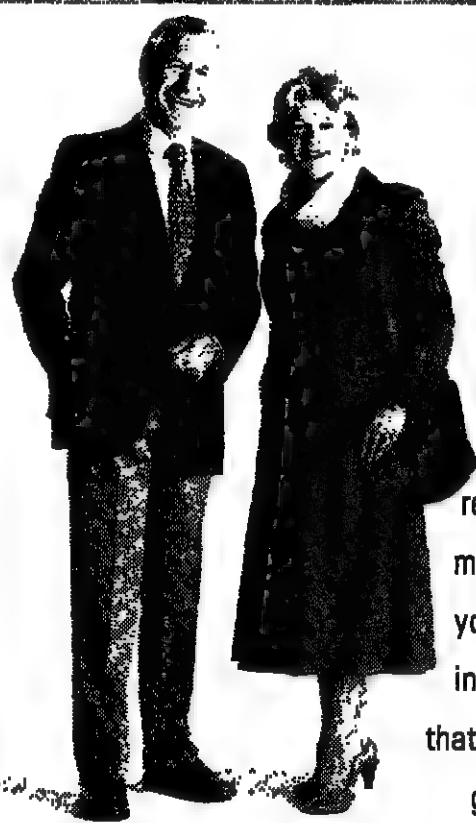
Kit Lebens, chief executive of Lautro, says the number of complaints about investment companies is falling and misdemeanours that come to light tend to be old offences dating back a year or more. Companies that initially resisted the marketing rules and regulations set under the Financial Services Act have now realised that they have to work within them.

This has not always been entirely voluntary. The chief executives of some companies have been called in to learn where their salesmen have been going wrong. Where this has not had the desired effect the chairman of the board has on some occasions been called in to learn how his group is being let down by its life assurance operation.

The first round of visits brought some warnings, and some who did not heed these are now awaiting fines or other action. About ten companies are awaiting the outcome of such proceedings.

The literature of 23 companies offering single premium with-profits bonds has been checked, after concern that some firms and their sales staff were not selling them properly. In most cases it was additional material provided by brokers that was misleading. Any policyholders who might have been misled should be contacted by the companies concerned shortly and may be compensated.

Improvements in training are next on the agenda and Lautro believes companies will discover that the cost of training will be paid for by the better quality business that results. It is likely to discuss with the trade department the high surrender rates of some firms and may suggest that investors should not foot all the bill for this in future. Firms may have to stand part of the losses themselves.



PLANNING FOR RETIREMENT?

Before you can retire there are so many factors that you need to take into account, things that may currently be giving you a false picture about life after 65.

At the moment you may get some of your motoring paid for, perhaps even a company car. Perhaps your company gives you private health care. Or helps with your expenses, even something small like contributing to your phone bill. What happens when it all goes?

Perhaps you don't want to wait until you're 65. In which case, can you afford to retire?

For instance, does your mortgage go on to retirement age, could you pay it off earlier?

With so many questions to answer, how do you make a decision?

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Foreign currency offer will make good reading matter

NATIONAL & Provincial Building Society is making sure that holidaymakers delayed on their travels this summer, by French lorry drivers or overworked air traffic control systems, will have something to do (Lindsay Cook writes).

The building society is offering anyone who buys their travel money there a choice of six paperback books. To qualify at least £500 of travellers' cheques or foreign currency has to be bought before the end of September.

The books include *Howard's End* by E.M. Forster, *A Damsel in Distress* by PG Wodehouse and *Devices and Desires* by P.D. James. Holidaymakers who spend £750 can choose two books, and £1,000 of travel money gets three. Five days' notice is



required for currency or traveller's cheques, which are available to existing customers and non-customers alike. The travel money can then either be collected from one of the society's 317 branches or sent by post to the customer's home.

There is a 1 per cent commission charged on all American Express traveller's cheques, with a minimum of £1 per order. The same commission rate is charged for currency with a minimum of £1.25. There is a postal charge of £1.50, and customers who return with unused currency or cheques are charged £2.25. Travel insurance is also

available for single trips or annual cover. Holidaymakers who have household insurance that covers loss of personal possessions on holiday get a 20 per cent discount. This works out at £10.15 for up to five days in Europe or £8.12 with the discount. Ten to 17 days costs £16.75 or £13.40 with the discount.

For anyone likely to spend five or more weeks outside Europe during the year, the annual cover will save money as well as making sure that trips arranged at short notice are also covered. Annual worldwide cover is £60 for an adult or £48 with the baggage cover discount.

The society has no view on which book will make the best holiday reading: it has ordered equal numbers of the six.

If you joined your company pension scheme late here's your chance to

CATCH-UP

With many company schemes, your pension is based on your "final salary". And that means that for each year you are in your company scheme you qualify for a proportion of your final salary to be paid as pension.

If you joined your company scheme late - you won't be able to build up enough years of service to get your maximum pension.

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A company representative may telephone to see if you would like further information.

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SAVE & PROSPER

Let assets take the hard work out of retirement

In the final part of her series on financial needs during different times of life, Liz Dolan examines the pension years

PENSIONERS on limited incomes must take full advantage of the various tax allowances for the elderly. The first, most important, tax tool open to retired people is age allowance. For people between 65 and 74, this is £4,200; for those over 75 it is £4,370. This compares with an ordinary personal allowance of £3,445. The married couple's allowances over pensionable age are £2,465 and £2,505 respectively, compared with £1,720.

The drawback for pensioners is that where total income from all sources reaches £14,200, irrespective of marital status, £1 is deducted from the age allowance supplement for every £2 earned.

People over 60 can also claim tax allowance on their private medical insurance premiums. All pensioners pay 75 per cent of the normal PMI premiums to the insurers, which then claim the remaining 25 per cent from the government. People who would normally be taxed at the higher 40 per cent level must reclaim the extra 15 per cent directly from the Inland Revenue.

Another useful concession is that offered to people who sell their business on retirement. After their 55th birthday, such people are exempt from all capital gains tax on the first £150,000 of the selling price, plus 50 per cent of the CGT charged on the next £450,000.

To qualify for total CGT relief, however, they must have owned the business for at least ten years.

JOHN Dancer admits he is not a typical accountant. He says of himself and his wife, Pat: "We have tended to live for today; to use our income to help us lead the sort of life we want now, rather than worrying too much about the future."

Consequently, when Mrs Dancer had to have both her hips replaced two years ago, the not-inconsiderable bill for the treatment had to be found from current income. "Private health insurance premiums are so hideously expensive, especially at our age," Mrs Dancer said. "We always thought we'd be able to find the money if we needed to, and we did."

In theory, both Dancers retired a few years ago. In practice, he still works an average of 25 hours a week and she works at least two days in the shop she managed before her retirement. Mr Dancer works for five companies. He is on the board of three and company secretary of another. He says he enjoys his flexible lifestyle much more than his pre-retirement existence in a full-time, salaried job.

He accepts that he cannot continue like that for more than the next few years. "The plan is to withdraw from my commitments one at a time as my energy decreases," initial-

ly, the effects of this staged withdrawal will only chip away at the edges of the Dancers' comfortable lifestyle. "It will mean we can't take any more expensive holidays, for instance."

In recent years, they have twice visited America and are now hoping to make a return visit to Hong Kong. Later, as their income falls, the Dancers will have to find other ways of generating cash. Both receive state pensions, and Mr Dancer also has a "very small" company pension.

"I cashed my pension plans in wherever possible as I went along, as you do when you're younger." Aside from this, there is a small portfolio of shares left to Mr Dancer by his mother. "Some are in BP, which hasn't been too good recently, but the Hanson ones that I chose myself have done all right. I do avoid checking them every day though," he also has a "smallish holding" in a small, but healthy and expanding, business that he should be able to sell at a decent profit when the need arises.

Mr Dancer says that he would sell the house only as a last resort. "We've got it set up just as we want it: a jacuzzi, a sunbed, that sort of thing. But we may find we just can't cope with the upkeep of the house

and, more especially, the garden, as we get older," he said.

Mrs Dancer has worked since the children were young, as much as anything to give her "a bit of money of my very own". She is also deeply involved in the local drama group, the Wanders Players, and is directing a production of *The Happiest Days of Your Life*.

She says she has not suffered, as many wives do, from having her husband at home since he retired. "I like having him around. We like doing things together."



Living for today: Pat and John Dancer make the most of their retirement

HOME BENEFITS

CAPITAL used to provide income in retirement is prey to a number of unwelcome influences. One is inflation. Another is the need to meet unexpected expenses or to finance one-off purchases.

As savings decline, some people consider using their home as a means of providing extra income. There are several ways of doing this. The simplest involves "trading down" to a smaller property, thereby releasing a lump sum that can be invested to prop up a sagging income. This method carries the advantage of lessening the problems of maintaining a large property.

If this route is unacceptable, it may be worth considering a home income plan (HIP), or a home reversion scheme. Both options allow elderly people to use their homes to generate extra income whilst continuing to live in them. In both cases, the

rule is the older the home owner, the better the deal. These plans should be fully indexed to property prices, although it may be advisable for older pensioners to have part of their income fixed.

Cecil Hinton, managing director of Hinton & Wild, the home income specialist based in Surbiton, south-west London, warns against HIP schemes that involve roll up loans. These provide cash loans, to which interest is added month by month. This means the loan can build up at a frightening speed, especially when interest rates are high. At an interest rate of 15 per cent, the loan will double every five years.

Investment bond schemes, in which all or part of a loan is invested, should also be avoided. This is because of the danger of investment growth falling behind the level needed to repay the loan interest.

FAMILY SILVER

ONE person's rubbish can often turn out to be another's gold mine. This is especially true for the elderly, who have had virtually a lifetime to build up a collection of objects that, over the years, may have achieved a value that has grown out of all proportion to their original worth. What, at first glance, looks like a pile of junk may well be a useful means of topping up a declining income.

Sotheby's, the auctioneer, said: "Basically, it is a good idea to show anything old and interesting and not too worn out to an expert and have it valued."

Frail old ladies tricked into selling priceless heirlooms to charlatans are slowly becoming a thing of the past, the spokeswoman said.

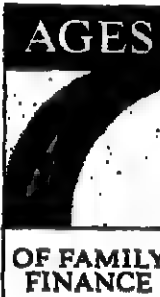
"Most people are pretty clued up nowadays. Every Monday, after a showing of the *Antiques Roadshow*, our counters are full of people wanting us to value what they

claim, are exactly the same objects that they have seen on the programme."

Most reputable companies like Sotheby's do not charge for valuations. Old furniture, pens, rugs, toys or pottery have obvious potential, but even ephemera such as old boxes or magazines could be attractive to certain collectors. Old electrical equipment is also worth investigating.

"Articles picked up abroad can be interesting. For instance, what may look like a boring ceramic vase from, say, China, Korea or Japan, could turn out to be much older, or more interesting."

Financial bits and pieces are another potential source. Sieve Ellis, author of *Is It Worth Anything?* (published by Rosters), said: "Millions of pounds are sitting around in the vaults of banks, building societies and insurance companies, just waiting to be claimed by their rightful owner."



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THE INVESTMENT HOUSE

WITH the general improvement in healthcare, an increasing proportion of elderly people live well into their 80s and many now survive beyond 90. For this reason, it is advisable for newly retired people to invest part of their capital for growth rather than income.

One of the most tax-effective means of doing so is via a personal equity plan investing in unit or investment trusts. Provided the capital invested will not be needed in a hurry, the effects of short-term stock market fluctuations should be ironed out over the years and

the ultimate profit is likely to be substantially greater than from lower-risk investments.

By the time people reach their 70s, their need for income is likely to have increased. By this stage, the bulk of their capital should be safely stowed away in building societies, National Savings and, provided they are still in good health, low-risk annuities, which guarantee a regular income for life. All three are particularly suitable for non-taxpayers.

Annuities are a very useful way of generating income, but are vulnerable to the effects of

inflation. In addition, once invested, the underlying capital can never be regained by the investors or their heirs.

People in their 80s may well find that they need a substantial amount of ready cash to fund long-term care needs like nursing homes or home nursing. If they have not already catered for such a possibility by paying into a dedicated nursing home insurance plan earlier on, they may want to take out a special annuity plan to fund long-term care.

Eagle Star and Pearl are examples of insurers in this market.

NOW YOU CAN POCKET YOUR INTEREST WHEN IT SUITS YOU BEST

Most investors can't wait to receive their hard-earned interest. But think. If you're planning to retire in a few years time, you'll probably be dropping to a lower tax bracket.

Wouldn't it be an excellent idea if you could invest now, but receive your interest and pay the tax due on your investment later?

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Your interest is added to your account after 5 years or when you close it.

Only then will your interest be subject to income tax.

The bond is for a 5 year term, but you can

close it any time after the first 12 months. The simple interest rate is currently 9.80% gross p.a., and you can invest £10,000, or any multiple of £10,000 up to £500,000.

And you don't have to be about to retire.

If you think your tax bracket might be reduced in the next few years, you should think about a Retirement Bond.

To find out more about this brand

new investment opportunity return the

coupon or call 0624 663566.

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will be waiting for your call. And to wish you even

happier returns for your retirement.

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Put a smile on your savings again. With Foreign & Colonial, the world's oldest investment trust manager.

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*Source: Mifflin to 31.12.92. Figures are based on total return, not income reinvested. *Calculated by Foreign & Colonial Management Ltd using mid-market prices, not income reinvested, up to 31.12.92, includes interest, 1.5% annual expenses. Charges are 0.5% commission and 0.5% Government stamp duty (minimum 50p).

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M&G

THE M&G GROUP

Bank asks £12 to remit £50 to Nepal for child's schooling

From Major J. G. H. Corrigan

Sir, You may be interested in yet another example of the greediness of the big banks.

My wife wishes to finance the education of the daughter of a Gurkha soldier who, after completing his maximum permitted service in the British Army, leaves with a pension of £17 per month from a grateful nation. The cost of educating one child at a day school in Kathmandu is £50 per month. NatWest Bank have informed my wife that they will charge £12 per month to remit this

sum from my wife's account to the soldier's account in Grindlays Bank Nepal, using NatWest's "standard" method.

One wonders how much Third World indebtedness to the banks is accounted for by the banks' own charges?

Yours faithfully, MAJOR J. G. H. CORRIGAN, Officer Commanding, Gurkha Demonstration Company, Nepal Lines, RMA Sandhurst, Camberley, Surrey.



GED

Hidden route to quarterly direct debits

From Mr B. S. West

Sir, Like Mr Post of Hampton-on-Thames (Weekend Money Letters June 27) I had been trying for several years to get British Gas plc (South Eastern) to operate direct debits for quarterly accounts, since they already accepted such arrangements for fixed monthly "budget" payments.

However, despite an absence of publicity, I have very recently applied, and been accepted, to join their quarterly direct debit scheme. I therefore suggest that Mr Post apply to the Accounts Man-

ager, British Gas plc (South Eastern), Sutton Park Road, Sutton, Surrey SM1 2AR, for an application form.

It is interesting to note that the electricity board, Seaboard, gives a 75p discount, quarterly, if accounts are paid by direct debit. This implies that some saving is made by authorities who operate such schemes, making the reluctance of other authorities remarkable.

Yours faithfully, BRIAN S. WEST, 18 Grange Gardens, Banstead, Surrey.

Some firms do offer commission flexibility

From Mr C. J. Rye

Sir, I read with interest your article on commission and fees (Comment, June 20). Whilst I cannot comment on the intentions of the large companies that you mentioned, there are certainly plenty of providers, for independent financial advisers to select, that do provide flexibility.

Here at Save & Prosper, we pioneered the commission menu for our Personal Retirement Account back in 1989. We offer commission flexibility across our pension, unit

trust and Peps products so that IFAs can structure their reward according to what is right for a particular client.

The move towards fees is a slow process, not least because of the variety of interest involved, but we believe it is right to provide choice. Hopefully, not all insurers are disconcerted.

Yours sincerely, COLIN J. RYE, Director, Insurance Division, Save & Prosper Group Ltd, 1 Finsbury Avenue, EC2.

Time to change the law on shares in lieu

From Mr Arthur Long

Sir, My wife has just received her 1991-2 tax refund. Her taxable income was less than her personal allowance, but in making a refund the Revenue ignored dividends where shares were taken in lieu.

When I protested to the Chancellor that this ruling accorded ill with the government's avowed desire to encourage the public to invest in shares, I received a response which boiled down to a confirmation that the Revenue had applied the law correctly. Is it not time that the law was altered?

Yours faithfully, ARTHUR LONG, 20 Flemings Road, Woodstock, Oxford.

items credited to my account is described as DIV INLAND REV.

My intelligent computer in no time matched the item to a payment by the Bank of England of net interest for the holding of 2.5 per cent Index-Linked Treasury Convertible Stock 1999, and raised the following questions:

- 1 Does my bank know something that you and I don't?
- 2 Is the Inland Revenue about to be privatised and will the few who did not convert the above stock before their option to do so expired have their holdings converted into shares in Inland Revenue plc?
- 3 What perks will Inland Revenue plc offer to its shareholders?

From Professor C. S. Sharma
Sir, I have just received a bank statement in which one of the

Yours faithfully, C. S. SHARMA, 15 Queens Road, Ealing, W5.

What if Taurus should get a virus?

From Mrs G. C. Tyler

Sir, With reference to letters from Mrs J. C. Dixon (June 13) and Mr P. J. Bishop (June 20), what happens when, as I understand it, all holdings of stocks and shares are computerised on Taurus and we have no written records to substantiate ownership?

Mr Bishop's experience does not inspire confidence.

and if a virus can at a stroke wipe out all records, what happens then?

As an elderly and very modest investor, I should be glad to have an explanation. Yours faithfully,

CAREW TYLER, 1 Cornford Close, Osbaston, Monmouth, Gwent.

INTEREST RATES ROUNDUP

Product	Rate	Term	Notes
Bank of Scotland 1000	6.40	1 year	nom
Barclays Prime	5.70	1 year	nom
Co-operative Ultra	1.50	1 year	nom
First Direct	4.80	1 year	nom
Lloyds NICA	1.50	1 year	nom
Midland NICA	1.50	1 year	nom
NatWest	4.80	1 year	nom
Royal Bank of Scotland	4.40	1 year	nom
Santander	4.40	1 year	nom
TSB Bank	4.40	1 year	nom
WCA	4.30	1 year	nom

Product	Rate	Term	Notes
Bank of Scotland 1000	6.40	1 year	nom
Barclays Prime	5.70	1 year	nom
Co-operative Ultra	1.50	1 year	nom
First Direct	4.80	1 year	nom
Lloyds NICA	1.50	1 year	nom
Midland NICA	1.50	1 year	nom
NatWest	4.80	1 year	nom
Royal Bank of Scotland	4.40	1 year	nom
Santander	4.40	1 year	nom
TSB Bank	4.40	1 year	nom
WCA	4.30	1 year	nom

Product	Rate	Term	Notes
Bank of Scotland 1000	6.40	1 year	nom
Barclays Prime	5.70	1 year	nom
Co-operative Ultra	1.50	1 year	nom
First Direct	4.80	1 year	nom
Lloyds NICA	1.50	1 year	nom
Midland NICA	1.50	1 year	nom
NatWest	4.80	1 year	nom
Royal Bank of Scotland	4.40	1 year	nom
Santander	4.40	1 year	nom
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Card fraudster exploits bank's silence

By LINDSAY COOK, MONEY EDITOR

THE refusal of credit card companies to share information about customers' addresses is helping fraudsters to buy expensive items that are charged to other people's bills. Credit card companies say that goods bought by telephone or mail order must be sent only to the address of the cardholder. The system breaks down, though, when a shop tries to check the address of a cardholder and cannot get the information.

The situation came to light this week when Raymond Keene, chess correspondent of *The Times*, received a bill for his Midland gold card that included a £691 purchase he had not made. When he contacted the shop, Polo Ralph Lauren, in New Bond Street, London, he was told his jacket was waiting for him. He has never shopped at the store and when he visited it,

Mr Keene discovered that, although his name, credit card number and its expiry date had been used, an address in Hampstead had been given instead of his Bayswater home. The shop immediately credited his card and has not lost money, although it could have done had the jacket been sent to Hampstead.

Jim Hardy, managing director of Polo Ralph Lauren, said that when the sales assistant who took the order had telephoned for authorisation it had been given, but the card firm refused to confirm the address of the customer.

The store has an agreement with Barclays that it will accept all Visa and Access cards, but only Barclays customers' addresses can be verified by the bank. The store will now accept telephone orders only from Barclaycard and American Express customers. It has a separate agreement with the latter, and can also verify cardholders' addresses. "Up until now the banks have checked addresses. Now they are refusing to do it for all cardholders."

Mr Hardy said: "We have a number of telephone orders. The customer pays a fee for the credit card, we pay a fee based on a percentage of the purchase price, but this gives us no protection unless addresses can be checked."

If the jacket had been sent to the wrong address, the credit card company could have refused to pay Polo Ralph Lauren for it.

The shop believes that when Mr Keene used his card somewhere else in London, information was taken from it or from the carbon paper from the voucher.

Mr Keene said: "Friends in America always tear up the carbon, but I do not because someone can just as easily note down details from the retailer's slip or the card itself."

Midland Bank stopped his card on Thursday, the day the bill arrived, to prevent further abuse of the information. It told Mr Keene it would take ten days to investigate the spurious item. Mr Keene has moved more swiftly: he has already told the police of the address in Hampstead to which the jacket was to have been sent.

The bank said: "The acquirers will always endeavour to verify the address of a customer if it is possible."

Comment, page 29



Check mate: Raymond Keene, chess correspondent, moved quickly to foil the thief's gambit

Making their mark with plain English

By LINDSAY COOK

FINANCIAL institutions are among the worst offenders when it comes to explaining themselves clearly, says the Plain English Campaign.

Christie Maher, the director of the campaign, was speaking at a reception to celebrate the award of the 100th Crystal Mark to Lloyds Bank for its "Banking With Us" brochure. This used plain language, with no small print or hidden extras.

Ms Maher said: "A lot of people have lost homes because they did not understand all the terms and conditions when they signed the mortgage agreement. Lots of businessmen sign contracts full of small print, archaic phrases and other legal claptrap."

She continued: "When people sign a contract the language should be clear, so that they understand what will happen if they fall foul of the agreement." The cam-

paign hears often from parents who thought they had guaranteed a loan for one of their children and then discover that the guarantee has been applied to other loans.

Fully comprehensive insurance is not always as full as the customers think it is, Ms Maher said. Companies argue over clauses that customers are unaware of until they try to make a claim. Cover notes issued by insurance companies are not always a promise to pay out for the insurance applied for. The campaign has received complaints from people who have found, when they made a claim after an accident, that their insurance was for the Road Traffic Act minimum cover. This made it legal for them to drive but does not extend to damage to their car.

The campaign supports full disclosure to customers of how much commission will be earned by a broker selling an

investment or life insurance policy. "It has opened one or two people's eyes when they have found out what so-called friends, who are brokers, have earned for selling them an investment. They suddenly realise that this good friend is getting quite a large slice of the cake." Investors should

have all the information at the time they buy. "That is the honest approach."

Clerical Medical received one of the campaign's "bull" awards for obscure English. It put the matter right and now has a Crystal Mark. Other insurance companies to win Crystal Marks for their literature include Eagle Star, the Pru, Legal & General, GRE and Scottish Widows. National Westminster and Abbey National among the banks have also won the mark, as has the Birmingham Midshires Building Society.

Public utilities, government departments and local authorities have dominated the winners. In the last year, 1,300 organisations have applied for the awards. The campaign has a pound of tripe earmarked for one bank and will be sending some Brussels sprouts to the complainers of European Community documents.



Maher: plain speaking

Advising on arrears

THE Yorkshire building society is to write to 5,000 of its customers who are one or two months in arrears with their mortgage payments to give them details of a series of debt management seminars being offered through the society (Sara McConnell writes).

The seminars are being organised by Credit Action, an independent debt prevention group. A total of four courses have been organised in central London and in the Leeds/Bradford area on the last two Saturdays of August

and the £50 per head fee will be met by the society.

Keith Tondur, Credit Action's manager, said: "We felt that the recession was not going to go away. People lose their jobs and they panic, they ignore letters. A third of people do not claim all the benefits they are entitled to."

Credit Action approached the Yorkshire, which agreed to run a pilot scheme. The seminars aim to help people prioritise their debts, draw up monthly budgets and claim all social security entitlements.

THE RATE TO BEAT 10.91%

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The new Three Month Notice Account from Allied Trust Bank offers:

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- Full interest paid during period of notice
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Address: _____

Postcode: _____

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Interest is paid net of basic rate income tax or, subject to the required certification, gross. Interest rates may vary. No interest is paid on deposits of £2000 and below. Allied Trust Bank, 97-101 Cannon Street, London EC4N 5AT.

NatWest offers car cover

National Westminster Bank and Abbey National are offering special deals to customers buying cars. NatWest and BMW have joined forces to offer car insurance to BMW drivers. The cover includes free recovery following an accident, free replacement car hire if the owner's car is damaged or stolen and a 65 per cent no claims discount. There is up to £10,000 worth of cover for personal accident. Drivers taking out an Abbey National car loan of between £1,000 and £10,000 will receive a free AA approved car alarm. Research carried out by the Abbey shows that car thefts jumped 24 per cent in the 12 months to September 1991.

Fixed-rate deals

A two-year fixed rate mortgage at 9.6 per cent (APR 11.2 per cent) is available from the Cheltenham & Gloucester. The application fee is £150 and the loan is offered on an interest only or repayment basis. Nationwide has a fixed rate mortgage at 8.95 per cent for the first year and 9.95 per cent in the next two. One year's free mortgage payment cover is offered to all borrowers, who have to take out buildings and contents cover.

11.75%

An offshore account with a watertight guarantee.

The new limited issue Offshore Key Term Share account from Yorkshire Guernsey will place investors in a particularly buoyant mood.

It combines outstanding gross interest rates of up to 11.75%, with an excellent guarantee.

Each of the rates you see opposite are guaranteed until 31st August 1992, and thereafter they're variable but guaranteed to remain at least 0.5% above the rate available for the equivalent balance on Offshore Key Access until the end of the term on 31st August 1993.

To take advantage of this remarkably high interest, all we ask is that you make an investment of at least £1000.

Additional deposits can be made at any time, and at the end of the term your money will mature into the Yorkshire Guernsey high interest account of your choice.

YORKSHIRE GUERNSEY IS A WHOLLY OWNED SUBSIDIARY OF YORKSHIRE BUILDING SOCIETY, meaning that Offshore Key Term Share combines high interest with security.

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£25,000 to £49,999	11.25% Gross
£10,000 to £24,999	11.00% Gross
£5,000 to £9,999	10.75% Gross
£1,000 to £4,999	10.50% Gross

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But we advise you to act quickly. As the offer is strictly limited, availability will have to operate on a first come, first served basis.

YORKSHIRE GUERNSEY

Send to: Yorkshire Guernsey, PO Box 304, Canada Court, St Peter Port, Guernsey, Channel Islands. I enclose a Sterling Cheque or draft for £ (in £1,000s) made payable to "Yorkshire Guernsey" plc (New name). Please open an Offshore Key Term Share account. Please send me full details of the Yorkshire Guernsey Offshore Key Term Share account.

NAME IN FULL (Mr/Ms/Ms) _____

ADDRESS _____

POSTCODE _____

SIGNATURE _____

The 42

Yorkshire Guernsey has its registered office and principal place of business at Canada Court, St Peter Port, Guernsey, Channel Islands and is registered under the Protection of Depositors (Guernsey) Ordinance 1971 as amended. The postbox above capital and reserves of Yorkshire Guernsey Limited are £5 million. Interest rates correct as at time of going to press. Copies of the most recent annual accounts of Yorkshire Building Society are available on demand from Yorkshire House, Wellington, Bradford. When Yorkshire 801 240, UK. Deposits made with offices of Yorkshire Guernsey are available on demand from Yorkshire House, Wellington, Bradford. Under the Building Societies Act 1986 Yorkshire Guernsey is not covered by the Deposit Protection Scheme under the UK Building Societies Act 1986. Yorkshire Guernsey is not covered by the Deposit Protection Scheme under the UK Building Societies Act 1986.

BRIEFINGS

Lloyds bank customers will be able to arrange their contents and buildings insurance over the telephone from Wednesday by dialling freephone 0800 300 820. Two home contents policies, Value Cover Standard and Value Cover Plus, which include accidental damage cover, will be available, as well as two buildings insurance policies, Value Cover Buildings and Value Cover Buildings Plus.

Students are being offered a £15 cash incentive to open a bank account with the Midland. Students will be offered an agreed £400 overdraft for the whole period of study, commission free banking at all times and interest on credit balances.

Scottish Mutual has launched a retirement account, Teresa, for people wanting to make pension provision on top of an occupational or personal scheme. Contributions are invested in Scottish Mutual's Halifax pension fund and tax relief is given at the highest marginal rate of tax. Returns from the fund are based on the Halifax's mortgage rate.

The first investment trust to invest in secondhand with-profit endowment policies has been launched by Kleinwort Benson. The trust will have a maximum size of £30 million and £7.5 million of shares will be offered to the public. There is a minimum investment of £1,000, all in ordinary shares. The trust, which has a life of 11 years, will not pay income.

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To find out more, ring our free Moneyline from 9.00 a.m. - 5.30 p.m. 7 days a week, on 0800 282 101

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options spread wide for growth and security. Please note though, that investment values can go down as well as up.

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County _____

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Phone No. _____ Date of Birth ____/____/19 ____ Male ☐ Female ☐

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Relationship to child: Parent/Guardian ☐ Grandparent ☐ Other ☐

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M2

THE TIMES UNIT TRUST INFORMATION SERVICE

Exchange index compared with 1985 was down at 93.0 (day's range 93.0-93.2).

	Period	Open	High	Low	Close
FTSE 100	Sep 92	3485.0	2334.0	2485.0	2530.0
Previous open interest: 40999	Sep 92	3573.0	2373.0	2571.0	2377.0
Three Month Sterling	Sep 92	90.36	90.41	90.21	90.38
Previous open interest: 19081	Sep 92	90.48	90.56	90.44	90.60
	Sep 92	90.78	90.79	90.68	90.78
Three Month Eurodollar	Sep 92	96.37	96.38	96.35	96.36
Previous open interest: 21902	Sep 92	95.94	95.93	95.92	95.93
Three Mth Euro DM	Sep 92	90.41	90.49	90.41	90.45
Previous open interest: 284889	Sep 92	90.68	90.77	90.67	90.72
US Treasury Bond	Sep 92	102.16	102.31	102.12	102.19
Previous open interest: 2396	Sep 92	90.76	90.10	90.04	90.13
Long Gilt	Sep 92	99.08	99.19	99.00	99.17
Previous open interest: 66177	Sep 92	99.16	99.19	99.04	99.21
Japanese Govt Bond	Sep 92	103.64	103.65	103.54	103.54
	Sep 92				103.11
German Govt Bond	Sep 92	88.15	88.27	88.10	88.11
Previous open interest: 100585	Sep 92	88.54	88.60	88.54	88.51
Three month ECU	Sep 92	90.74	90.88	90.76	90.87
Previous open interest: 9000	Sep 92	90.76	90.10	90.04	90.13
Euro Swiss Franc	Sep 92	91.18	91.24	91.15	91.18
Previous open interest: 43554	Sep 92	91.51	91.58	91.48	91.50
Italian Govt Bond	Sep 92	94.66	94.66	94.60	94.73

Exchange index compared with 1985 was down at 93.0 (day's range 93.0-93.2).					
Mid Rates for July 3					
	Range	Close	1 month	3 months	
Australia	3.2572-3.2679	3.2599-3.2635	1-up-par	1-up-par	
Canada	50.64-50.73	50.51-50.64	1-up-par	1-up-par	
Copenhagen	11.1102-11.1342	11.1169-11.1323	1-up-par	1-up-par	
Dublin	1.0835-1.0890	1.0880-1.0890	par-par	5-12ds	
Frankfurt	2.2892-2.2906	2.2892-2.2906	1-up-par	1-up-par	
London	240.22-242.08	240.92-242.00	51-12ds	143-135ds	
Madrid	152.62-153.37	152.62-153.37	35-44ds	112-128ds	
Milan	2192.49-2198.62	2192.67-2197.63	35-44ds	112-128ds	
Montreal	2.2894-2.2906	2.2900-2.2925	0.85-0.82p	1.76-1.63p	
New York	1.0070-1.0147	1.0075-1.0086	1.03-1.02p	2.96-2.94p	
Oslo	11.3725-11.3562	11.3744-11.3798	1-up-par	1-up-par	
Paris	9.7046-9.7620	9.7347-9.7620	1-up-par	1-up-par	
Stockholm	10.0470-10.0778	10.0470-10.0778	1-up-par	1-up-par	
Tokyo	237.86-238.63	237.86-238.63	1-up-par	31-35ds	
Vancouver	20.34-20.41	20.35-20.38	1-up-par	2-up-par	
Zurich	2.331-2.3369	2.3375-2.3398	1-up-par	1-up-par	
Source: <i>Enel</i>			Premium: pr. Discount: ds.		

STREET

MARKET

DATA

Argentina peso	1.8955-1.9983
Australia	

Commodities		DEC 94	NOV 93	NOV 92	NOV 91
again opened with fresh level where volume selling bounced off earlier lows to produce more positive. Cables showing slight losses, but US market closed for the					
GENI LONDON GRAIN FUTURES (Metric Tons)					
Sep	111.90				
Nov	115.00				
Jan	118.45				
Mar	121.35				
May	124.25				
July	126.12				
BARLEY (Metric Tons)					
Sep	110.40				
Nov	113.85				
Jan	117.00				
Mar	120.50				
May	122.60				
July	124.55				
H-PRO SOYBA (Metric Tons)					
Aug	120.00				
Oct	122.00				
Dec	123.50				
Feb	125.00				
Apr	126.50				
June	128.00				
FUTURES (Metric Tons)					
Nov	125.00				
Jan	127.50				
Mar	130.00				
May	132.50				
July	135.00				
Sept	137.50				
Nov	140.00				
Jan	142.50				
Mar	145.00				
May	147.50				
July	150.00				
Sept	152.50				
Nov	155.00				
Jan	157.50				
Mar	160.00				
May	162.50				
July	165.00				
Sept	167.50				
Nov	170.00				
Jan	172.50				
Mar	175.00				
May	177.50				
July	180.00				
Sept	182.50				
Nov	185.00				
Jan	187.50				
Mar	190.00				
May	192.50				
July	195.00				
Sept	197.50				
Nov	200.00				
Jan	202.50				
Mar	205.00				
May	207.50				
July	210.00				
Sept	212.50				
Nov	215.00				
Jan	217.50				
Mar	220.00				
May	222.50				
July	225.00				

Australia dollar	2.5684-2.5709	Austria	1.2541-1.2528
British dollar	0.1775-0.7835	Belgium (Coon)	21.153-17.1
Brazil cruzeiro	571.12-571.16 1/2	Canada	1.2006-1.2011
Cyprus pound	0.825-0.835	Denmark	5.8150-5.8200
Finland mark	0.919-0.9215	France	5.3878-5.3920
Greenwich dollar	350.52-354.99	Germany	1.5150-1.5150
Hong Kong dollar	14.8023-14.8082	Hong Kong	7.7003-7.7233
India rupee	54.0754-54.73	India	1.1681-1.1681
Kuwait dinar KD	0.575-0.545	Italy	1.7645-1.7615
Malaysia ringgit	4.7800-4.7900	Japan	124.54-124.50
Mexico peso	3.0920-3.0910	Malaysia	2.5000-2.5010
New Zealand dollar	3.5087-3.5161	Netherlands	1.7095-1.7095
Saudi Arabia riyal	3.7134-3.721	Norway	5.9270-5.9320
Singapore dollar	3.0920-3.0910	Portugal	120.10-126.30
S Africa rand (fin)	1.7320-1.7406	Spain	0.1588-0.1610
S Africa rand (com)	1.7500-1.7620	Sweden	96.00-96.10
U A E dirham	0.7072-0.7072	Switzerland	5.4720-5.4720
Bureau Bank GTS -	1.5590-1.5560		

Bureau Bank GTS - *Lloyds Bank*

Base Rates: Clearing Banks 10 Finance 15 10% Discount Market Loans Origin: 15 15 Low % 15 Week fixed: %

Treasury Bills (Discount) 2 mtn % 3 mtn % 6 mtn % 9 mtn % 12 mtn %

Prime Bank Bills (1m)	9 1/8%	2 mtn	5%	6 mtn	12 mtn
Discount Money Rates	10 1/8%	9 1/8%	9 1/8%	9 1/8%	9 1/8%
Overnight: Open 9 a, close 18	9 1/8%	9 1/8%	9 1/8%	9 1/8%	9 1/8%

Local Authority Depos:

Shilling Cdn	9 1/8%	N/A	9%	9%	9%
Shilling Cdn	3 1/8-3 3/8	3 1/8-3 3/8	3 1/8-3 3/8	3 1/8-3 3/8	3 1/8-3 3/8
Resolving Sydney Cdn:	3 1/8-3 3/8	3 1/8-3 3/8	3 1/8-3 3/8	3 1/8-3 3/8	3 1/8-3 3/8

TRADING BILLS: **Apples:** \$247/m **Almonds:** £100/m **Bids:** £67.73 **received:** 100% **LAST WEEK:** £57.64 **% received:** 50% **Age:** range 19-1882 **% last wk:** 69.4649 **% Next week:** £100/m.

Currency:

3 day	1 mtn	3 mtn	6 mtn	Call
Dollar	3 1/8	3 1/8	3 1/8	3 1/8
£/D	10 1/8	10 1/8	10 1/8	10 1/8
French Franc	10 1/8	10 1/8	10 1/8	10 1/8
Swiss Franc	9 1/8	9 1/8	9 1/8	9 1/8
Yen	9 1/8	9 1/8	9 1/8	9 1/8

Buffet: Open \$345.60-346.00 **Close:** \$347.75-348.25 **High:** \$346.45-346.95 **Low:** \$344.90-345.40 **Kwargment:** \$347.00-347.10 (\$100-182.00)

Sourcings: **Oil:** \$61.50-62.00 **\$42.50-43.00** **Oil:** \$52.00-52.50 **\$43.00-44.00**

Rare error by Honda mechanics gives Williams greater edge

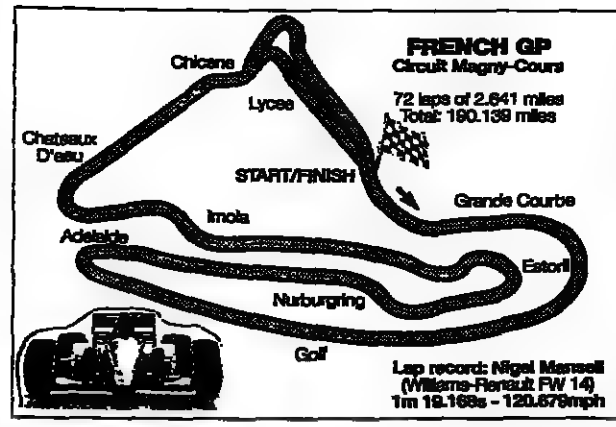
Mansell surprised by size of his qualifying margin

NIGEL Mansell, the world championship leader, is in the provisional pole position for the French Grand Prix after setting the fastest time in yesterday's first day of practice. Riccardo Patrese was second, completing the now familiar one-two of the Williams-Renault team.

Ayrton Senna, the world champion, was nearly two seconds behind Mansell, followed by his McLaren-Honda team-mate, Gerhard Berger. Michael Schumacher, in a Benetton-Ford, and France's Erik Comas, in a Ligier-Renault, were next.

Mansell, the 39-year-old British driver, was surprised he was so far ahead of his rivals: "We had a number of unusual problems today," he said. Senna was even more laconic, saying only that "when the engine worked, the tyres didn't, and vice-versa."

It seems that the problem lay with the Honda mechanics



do so, too."

Ron Dennis, the McLaren team owner, wore one of his more sombre expressions as he strode back from pits to the paddock. "We had a number of unusual problems today," he said. Senna was even more laconic, saying only that "when the engine worked, the tyres didn't, and vice-versa."

It seems that the problem lay with the Honda mechanics

who made a rare mistake and set the ignition incorrectly on both cars.

All this will not really matter to Mansell, who seems, at least on yesterday's showing, to have re-established the mechanical, if not human, supremacy he had until Monaco: there, after five successive grand prix victories this season, he had to come into the pits for a suspected puncture and was overtaken by Senna.

Dennis has admitted that the problems experienced by the McLaren team are mostly to do with aerodynamics and that it will take at least until the British Grand Prix, a week tomorrow, before these can be resolved. "In a normal year, I would just about admit that the championship is as good as over for us. But at the moment there are some emotional inconsistencies in other teams, and that may play in our favour."

This seems to be a reference to Mansell who, it is felt by some in the paddock, is not the most rock solid of drivers when it comes to handling pressure. Winning the world championship by default is not how Dennis would ideally like to do it, but "we're here to do a job. We must strip away

all emotion and get on with it."

Mansell is all about emotion and it is here in Magny-Cours that he began his comeback last year, after such a dismal start to the season that he had contacted the Newman-Haas IndyCar team to see if he could drive for them and leave Formula One.

But from his victory at Magny-Cours, he maintained his challenge to Senna until he drove the car into the sand pit at Suzuka in the penultimate race of the season.

Mansell won the first five races of the 1992 season before Senna's victory at Monaco. Mansell then dropped out of the Canadian Grand Prix two weeks ago after spinning off trying to pass Senna. Mansell still holds a comfortable lead in the drivers' standings with 56 points, twice as many as Patrese in second place.

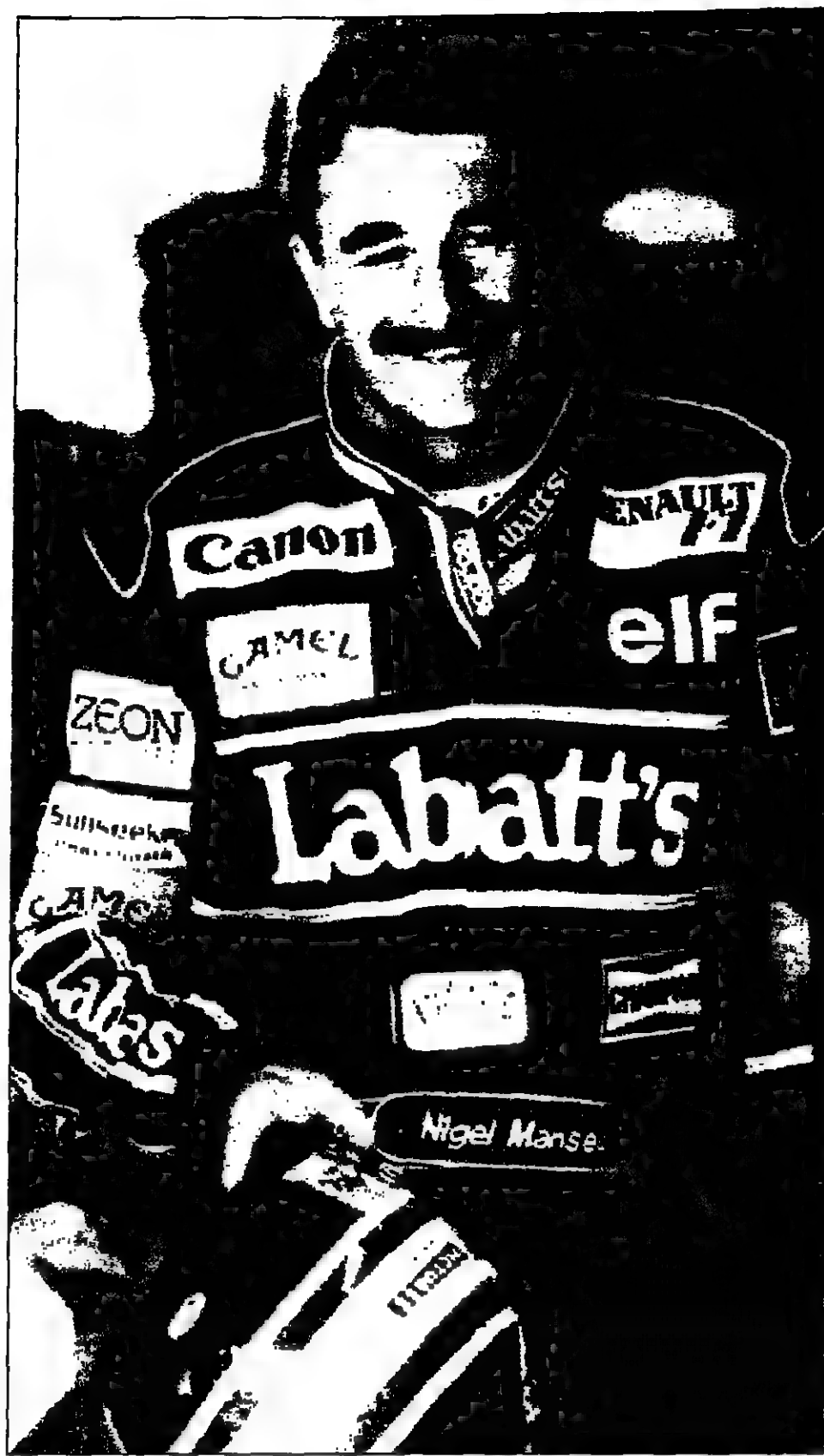
If Mansell wins here, the emotional tide may very well carry him to victory at Silverstone and ultimately the world championship. It may also carry him back to Ferrari, if the first serious rumours of the season are to be believed.

Meanwhile, the organisers are confident the race will go ahead tomorrow in spite of the blockade of French roads by truck drivers.

This had delayed the arrival of BP, Mobil and Agip fuel, and caused the non-arrival of the Andrea Moda team.

Agip's fuel arrived after a huge effort to get it through to the circuit, including the use of helicopters to fly it from Italy to nearby Nevers airport.

Mobil sent a second tanker of fuel via minor roads and it arrived shortly before practice yesterday. Six teams use BP fuel, and at least three said that they had chartered planes to return to Britain and collect fuel, engines and other components.



Mansell is all smiles after topping the first qualifying session at Magny-Cours

EQUESTRIANISM

Three-day longlist set for last call

BY JENNY MACARTHUR

THE 15 riders on the Olympic three-day event longlist undergo a final trial tomorrow at the Allen and Harris Savernake Forest horse trials in Wiltshire. The event should be a telling form guide for Barcelona. The Australians, New Zealanders, Americans, Irish and Spanish are all competing with their full Olympic teams.

The five leading contenders for the British team, to be announced on Monday, are Virginia Leng (Master Craftsman or Wotton Houdini), Ian Stark (Murphy Himself or Glenburnie), Mary Thomson (King William), Richard Walker (Jacana) and Karen Straker (Get Smart).

All five have formidable international records. The problem for the selectors is to decide which one to drop from the team of four. That decision does not need to be taken until just before departure for Barcelona.

Jane Holderness-Roddam, the chairman of the selectors, said yesterday: "What we're looking for this weekend is confirmation of the fitness of the horses rather than who wins."

Because of the shortage of accommodation in Barcelona, the International Olympic Committee has reduced entries from five riders and eight horses to four riders and five horses. Malcolm Wallace, the director general of the British Equestrian Federation, said that the British planned to take out five riders and at least two extra horses. "There's nothing to stop us taking the usual number" he said, "providing the extra rider and horses are accommodated outside the Olympic village and at the national federation's expense."

DETAILS FROM MAGNY COURTS

QUALIFYING TIMES: 1. N Mansell (GB), Williams-Renault, 1:19.169; 2. R Patrese (It), Williams-Renault, 1:20.023; 3. Ayrton Senna (Br), McLaren-Honda, 1:20.852; 4. G Berger (Aus), McLaren-Honda, 1:21.544; 5. M Schumacher (Ger), Benetton-Ford, 1:21.557; 6. E Comas (Fr), Ligier-Renault, 1:21.557; 7. M Brundle (GB), Benetton-Ford, 1:21.557; 8. J Alesi (Fr), Ferrari, 1:21.557; 9. J Capelli (It), Ferrari, 1:21.557; 10. J Herbert (GB), Lotus-Ford, 1:21.557; 11. T Boutsen (Bel), Ligier-Renault, 1:21.557; 12. M Hakkinen (Fin), Lotus-Ford, 1:21.557; 13. K Wendlinger (Aus), March-Merz, 1:21.557; 14. P J Martin (Ir), Dallara-Ferrari, 1:21.557; 15. Gachot (Fr), Venturi-Lamborghini, 1:21.557; 16. S Modena (It), Jordan-Yamaha, 1:21.557; 17. A Sato (Jpn), Footwork-Mugen-Honda, 1:21.557; 18. G Montecarlo (It), March-Merz, 1:21.557; 19. J Jari (Fin), Dallara-Ferrari, 1:21.557; 20. J Jari (Fin), Dallara-Ferrari, 1:21.557; 21. J Jari (Fin), Dallara-Ferrari, 1:21.557; 22. 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The information contained in this document is in summary form and has been derived from, and should be read in conjunction with, the Listing Particulars dated 2 July 1992 ("the Listing Particulars") relating to MFI Furniture Group Plc ("the Company") prepared in accordance with the listing rules made under section 142 of the Financial Services Act 1986 ("the FSA"). The Listing Particulars contain full details of the history and business of the Company, the Directors of the Company, whose names appear on page 7 of the Listing Particulars, are inserted into this document in full. A copy of the Listing Particulars has been delivered to the Registrar of Companies in England and Wales for registration in accordance with section 140 of the FSA and copies are available at the Registrar of Companies in London. Details of the Listing Particulars have also been included in the Companies Pitches Service available from the London Stock Exchange. In applying for Ordinary Shares in the Company you will be deemed to be applying on the basis of the information in the Listing Particulars and on the other terms and conditions of application set out below. Before deciding to apply for Ordinary Shares, you are advised to read the Listing Particulars and, if you are in any doubt about the action you should take, to consult an independent financial adviser authorised under the FSA. The Listing Particulars have the same meaning when used in this document, unless the context requires otherwise. The Listing Particulars are subject to the provisions of the Listing Rules of the FSA. Application has been made to the London Stock Exchange for the whole of the Ordinary Shares of the Company to be included in the Official List. It is expected that admission of the Ordinary Shares to the Official List will become effective ("admission") and that trading will commence on 17 July 1992. Persons receiving this document should note that, in connection with the Offer and Placing, County NatWest is acting for MFI Furniture Group Plc and no-one else and will not be responsible to anyone other than MFI Furniture Group Plc for providing the protection afforded to customers of County NatWest in relation to the Offer and Placing.



MFI FURNITURE GROUP PLC

(Incorporated and registered in England and Wales. Registered no. 2138718)

Offer

of 136,974,973 Ordinary Shares of 10p each
and Placing

of 410,177,800 Ordinary Shares of 10p each
at a price of 115p per Ordinary Share

sponsored by

COUNTY NATWEST

and underwritten by

County NatWest Limited

Charterhouse Bank Limited

KEY INFORMATION

THE BUSINESS

MFI is the leading furniture retailer and manufacturer in the UK. It operates from 174 superstores and owns one of the largest furniture manufacturing operations in Europe.

MFI's Hygena and Schreiber product brands are the best recognised furniture brands in the UK in their sectors.

MFI has an estimated 11.4 per cent share by value of the UK household furniture market. It is a market leader in the UK for the sale of self-assembly kitchens and bedrooms. MFI is also the clear market leader by volume in rigid kitchens.

The Group manufactures 60 per cent of the goods it sells. Vertical integration is a key strength of MFI, enhancing the competitive position of the retail business.

The Group has strong operational cash flow and its capital expenditure can be adjusted in response to economic and trading conditions.

The management team is experienced and all the Executive Directors have worked for the Group for at least 15 years.

PROSPECTS

MFI's future growth will be founded upon:

- development of the superstore network through refurbishment and the opening of relocated and new superstores;
- an enhanced and expanded product range which will assist MFI's market penetration in all product areas, especially beds and upholstery;
- further vertical integration where there is the prospect of a high volume of sales and a rapid return on investment;
- continuing efficiency improvements resulting from the Group's policy of restructuring costs and controlling working capital.

The outlook for the current financial year depends largely on the scale and pace of economic recovery.

TRADING RECORD AND CURRENT TRADING

The following is a summary of MFI's trading record for the four full financial periods since the buy-out in November 1987, which has been derived from the Accountants' Report in Part II of the Listing Particulars.

	Year ended April	1988	1990	1991	1992
Turnover	£m	801.7	954.9	920.7	844.4
Trading profit	£m	91.4	30.9	48.6	73.7
Trading margin	%	15.2	8.6	7.8	11.4

The decline in trading profit between 1988 and 1991 reflected the impact of the recession on the Group's sales, together with increased rents and depreciation charges. The significant recovery in trading profit and trading margin in the year ended April 1992 reflected improved sales between Christmas and the end of February and continued restraint of operating costs.

Allowing for special factors inherent in any year-on-year comparison, underlying sales since the start of the current financial year are broadly in line with last year's levels.

FLOTATION STATISTICS

Flotation price per Ordinary Share	115p
Market capitalisation at the Flotation price	£669 million
Proceeds receivable by the Company after expenses	£545 million
Pro forma earnings per Ordinary Share for the year ended April 1992*	7.5p
Pro forma price earnings multiple at the Flotation price	15.3 times
Historic loss per Ordinary Share for the year ended April 1992**	(£5.0p)
Notional net dividend per Ordinary Share for the year ended April 1992*	3.75p
Notional gross dividend yield at the Flotation price*	4.35 per cent
Notional dividend cover based on pro forma earnings per Ordinary Share*	2.0 times

*The basis and method of calculation of the pro forma earnings per Ordinary Share and the calculation of the notional dividend are set out under "Pro forma earnings per share" and "Dividends" in Part II of the Listing Particulars. **The basis and method of calculation of the historic loss per Ordinary Share are set out in Part II of the Listing Particulars. For the reasons stated therein, this number will not be comparable with reported earnings per Ordinary Share after the Flotation.

THE FLOTATION

The Flotation consists of a placing of 410,177,800 Ordinary Shares and a public offer of 136,974,973 Ordinary Shares. Of the Ordinary Shares being marketed, 488,142,360 Ordinary Shares are being issued by the Company and 58,070,413 are being sold by existing investors. No shares are being sold by the Executive Directors or their families. ASDA is selling its entire interest in MFI.

Up to 13,697,497 Ordinary Shares (representing 10 per cent of the Ordinary Shares available under the Offer) are being reserved in the first instance to meet applications by or for the benefit of Directors and employees of the Company and its subsidiaries.

Following Admission, the issued share capital of the Company will be £58,136,400 and the authorised share capital will be £77,515,200, each divided into Ordinary Shares of 10p each.

If you wish to apply for Ordinary Shares, you must complete and return the attached Application Form in accordance with the procedure for application set out below.

The Application List will open at 10.00 am on Friday 10 July 1992 and will close as soon thereafter as County NatWest and the Company may determine.

It is expected that definitive share certificates (which will be provisional subject to Admission) will be posted to successful applicants on Thursday

16 July 1992 and that dealings in the Ordinary Shares will commence on Friday 17 July 1992. Dealings prior to receipt of share certificates and prior to Admission will be at the risk of the applicant(s). A person so dealing must recognise the risk that an application may not have been accepted to the extent anticipated, or at all, or that Admission may not take place.

Individual shareholders with Personal Equity Plans ("PEPs") may request, subject to the normal subscription limits, that their Plan Managers subscribe for Ordinary Shares under the Offer on their behalf up to the statutory PEP and single company PEP limits. Alternatively, subject to certain conditions, Ordinary Shares acquired by individuals under the Offer (including, for example, Ordinary Shares acquired using priority application forms) are eligible for transfer by those individuals to Plan Managers prepared to accept them within 42 days of their allocation, expected to take place on 17 July 1992.

EXPECTED TIMETABLE	
Latest time and date for receipt of applications and payment in full	10.00 am on Friday 10 July 1992
Basis of allocation announced and share certificates despatched	Thursday 16 July 1992
Dealings to commence	Friday 17 July 1992

TERMS AND CONDITIONS

Applications are made on the terms and conditions set out in this document, including the following:

1. The contract resulting from acceptance of applications under the Offer shall be deemed to be a contract for the sale of securities under the Companies Act 1985 and shall be subject to the provisions of that Act and to the provisions of the Listing Rules of the FSA. The Offer is made on the basis that the Company is a company whose shares are listed on the London Stock Exchange and that the Company is a company whose shares are listed on the London Stock Exchange.

2. The Offer is made on the basis that the Company is a company whose shares are listed on the London Stock Exchange and that the Company is a company whose shares are listed on the London Stock Exchange.

3. The Offer is made on the basis that the Company is a company whose shares are listed on the London Stock Exchange and that the Company is a company whose shares are listed on the London Stock Exchange.

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AVAILABILITY OF DOCUMENTS

Copies of this document and of the Listing Particulars are available for collection for a period of 14 days from 2 July 1992 from:

County NatWest Limited
135 Bishopsgate
London EC2

MFI Furniture Group Plc
Southern House
333 The Hyde
Edgware Road
Caindale
London NW5

National Westminster Bank Plc
Registrar's Department
New Issues Section
15 Featherstone Street
London EC1

Rowe & Pownall Ltd
1 Finsbury Avenue
London EC2

Smith New Court
Corporate Finance Limited
Smith New Court House
20 Farringdon Road
London EC1

from the following branches of National Westminster Bank Plc:

Birmingham
Colmore Centre
102 Colmore Row
Exeter
59 High Street
Manchester
55 King Street

Bristol
32 Corn Street
Glasgow
14 Bythwood Square
Newcastle upon Tyne
87 Grey Street

Cardiff
117 St. Mary Street
Hull
19 Silver Street
Norwich
45 London Street

Edinburgh
80 George Street
Leeds
8 Park Row
Nottingham
3 Thurland Street

and from:
Ulster Bank Limited
Personal Investment Unit
86/90 High Street
Belfast

Copies of the Listing Particulars are also available for collection from the Company Announcements Office, The London Stock Exchange, Capel Court, Entrance, Bartholomew Lane, London EC2 for a period of two days from 2 July 1992.

INSTRUCTIONS FOR RETURN OF THE APPLICATION FORM

BY POST:

Send your completed Application Form to arrive not later than 10.00 am on Friday 10 July 1992 at:

National Westminster Bank Plc
Registrar's Department
New Issues Section
PO Box 859
Harcroft
Bristol BS99 1XZ

ALLOW AT LEAST TWO WORKING DAYS FOR DELIVERY

OR BY HAND:

Deliver your completed Application Form by hand not later than 10.00 am on Friday 10 July 1992 to:

National Westminster Bank Plc
Registrar's Department
New Issues Section
15 Featherstone Street
London EC1

or by not later than 3.00 pm on Thursday 9 July 1992 to one of the other branches of National Westminster Bank Plc listed above or to Ulster Bank Limited at the address set out above.

PROCEDURE FOR APPLICATION

BEFORE MAKING ANY APPLICATION TO ACQUIRE SHARES YOU ARE RECOMMENDED TO CONSULT AN INDEPENDENT FINANCIAL ADVISER. Photocopies of Application Forms will not be accepted in any circumstances.

- Put in Box 1 your full name and address using BLOCK CAPITALS. Applications may be made only by persons aged 18 or over. However, an adult may apply for the benefit of a minor. To apply for the benefit of a minor, you should put your own name and address in full in Box 1 and, after your surname, write "A/C" followed by the initials of the minor. See Note 6 below for joint applications.
- Put in Box 2 (in figures) the number of Ordinary Shares for which you are applying. You may only apply for one of the numbers of Ordinary Shares set out below. Applications for any other number of Ordinary Shares are liable to be rejected.
- Put in Box 3 (in figures) the amount payable at 115p per Ordinary Share.
- Sign and date the form in Box 4. The Application Form may be signed by someone else on your behalf and/or on behalf of any joint applicant(s) if duly authorised to do so, but power(s) of attorney or a duly certified copy thereof must be enclosed for inspection and will be returned in due course. If you are applying for the benefit of a person under the age of 18, you, rather than that person, must sign the Application Form. A corporation should sign under the hand of a duly authorised official whose representative capacity must be stated.
- Put in Box 5 a single cheque or banker's draft for the exact amount you have entered in Box 3. Your cheque or banker's draft must be made payable to National Westminster Bank Plc A/C MFI and should be crossed "A/C Payee". No receipt will be issued for this payment, which must be solely for this application. Your cheque or banker's draft must be drawn in sterling on an account at a branch (which must be in the United Kingdom, the Channel Islands or the Isle of Man) of a bank or building society which is either a member of the Clearing Houses Association or which has arranged for its cheques and banker's drafts to be presented for payment through the clearing facilities provided by the members of that Association and must bear the appropriate sort code number in the top right hand corner. Applications may be accompanied by a cheque drawn by someone other than the applicant(s), but any monies to be returned will be returned by either sending the cheque or banker's draft submitted with the application to, or will be sent by cheque crossed "A/C Payee" in favour of, the person named in Box 1, and in both cases to the address in Box 1.
- You may apply to hold the Ordinary Shares which you enter in Box 2 with up to three other persons aged 18 or over. Their full names should be inserted in BLOCK CAPITALS in Box 6. Box 6 must be signed by or on behalf of each joint applicant (other than the first applicant who should complete Boxes 1, 2 and 3 and sign and date Box 4).

Use the table in Note 2 above, put in Box 3 (in figures) the exact amount payable.

MFI Furniture Group Plc

APPLICATION FORM

Before completing this form, you should read the guide above carefully.

To: County NatWest Limited, MFI Furniture Group Plc ("MFI") and the Vendors (as defined in the Listing Particulars)

See Note

1	Please use BLOCK CAPITALS		Your official use only	
	Mr, Mrs, Miss, etc.	Surname		
2	Forename(s) in full		1. Accompanying no.	
	Address			
3	Postcode		2. Shares allotted	
4	I/We offer to acquire		PUT HERE THE NUMBER OF SHARES YOU WISH TO ACQUIRE	
5	fully paid Ordinary Shares in MFI (or any smaller number of Ordinary Shares for which this application is accepted) at 115p per Ordinary Share on the terms and subject to the conditions set out in this form and in the Listing Particulars dated 2 July 1992 and subject to the Memorandum and Articles of Association of MFI.			
6	I/We attach a cheque/banker's draft for the amount payable of £		PUT HERE THE AMOUNT PAYABLE	
7	Signature			
8	Date July 1992		SIGN AND DATE HERE	
9	Pin here your cheque/banker's draft for the amount in Box 3, payable to National Westminster Bank Plc A/C MFI and crossed "A/C Payee".			
10	Joint applicants		ATTACH YOUR PAYMENT FOR THE AMOUNT IN BOX 3	
11	The first applicant should complete Boxes 1, 2 and 3 and sign and date Box 4. Insert below in BLOCK CAPITALS the names of any other joint applicants, who must sign in the right hand column below. I/We join in this application.			
12	Mr, Mrs, Miss, etc.	Forename(s) in full	Surname	Signature
13	2nd joint applicant			
14	3rd joint applicant			
15	4th joint applicant			

WEEKEND TIMES

SATURDAY JULY 4 1992

PASSPORT TO

FRANCE

7.9.10-11.13

Married to their work

Anthony Gardner sings a hymn of praise to the unflappable wedding professionals who can make or break the big day

For most of us, Saturday is a day of well-earned rest. But there is a tribe, too easily forgotten, for whom Saturday is more challenging than any grey Monday. It includes sportsmen, publicans, projectionists — and the wedding professionals, the people who can be required to attend in one day more weddings than most of us get invited to in a year.

You only really notice weddings when they go badly awry. So these are the people who must keep their heads while all around are bursting into tears. Johnny Roxburgh of The Admirable Crichon party-planning company remembers an occasion when the chauffeur suffered a heart attack as the happy couple emerged from the church (and his car was adapted for a handicapped driver, so nobody else understood the controls). The Rev Peter Elvey, vicar of Chelsea Old Church, has had bridegrooms weeping uncontrollably and even being sick at the altar. But if anyone can make the show go on, it is the nine people photographed here. Their matri-money is well earned.

They all agree that the most bizarre aspect of the job is being privy to thoughts and events of which even close friends and relations may not get a glimpse. "Probably a third of my clients use me as a shoulder to cry on," says David Evans, who co-ordinates the massed Rolls-Royces of the Buckland Carriage Company. The bride's closest confidant in her last hour of spinsterhood is not her mother, but her hairdresser.

Perhaps it is not so surprising, then, that virtually none of these people complains of being bored. "The sequence is the same," says David Phipps, a wedding photographer of 37 years' standing, "but the people are always different." Best of all, most of those present are likely to be in an extremely good mood. The thought that this is the most important day of someone's life, even if that someone is a stranger, is an exciting and sustaining one to the wedding professional.

In a fortnight's time, Lady Helen Windsor will marry Tim Taylor in the wedding of the year. If you are a guest, spare a thought for the hand that filled the trays with canapés.



Saturday staff take a break: the nine essential components of the wedding team (plus a champagne-bearing assistant) line up in front of the camera, just for a change

THE VICAR



"WEDDINGS are terrible for the back," says the Rev Peter Elvey, who has just taken over as vicar of Chelsea Old Church in London. "They're also hard on the feet, and sometimes hard on the temper." He has been known to conduct four weddings in an afternoon, and wishes he could use a shooting stick.

Chelsea Old Church is one of the most popular wedding venues in London, and much of his time is spent explaining to people why, as members of other parishes, they aren't allowed to be married there. He also feels a bit of a killjoy having to act "the serious guy" during the ceremony: "If there are young people wearing top hats for the first time and they've had a couple of sherries, the words don't mean that much to them. In a way funerals are easier and more uplifting, because people are really thinking about ultimate things. But you can't beat the wedding of someone you know."

The bane of his life are video enthusiasts who roam around and disrupt the service. "At my last church at Great Burstead in Essex I used to say, 'Your right foot has to be on that tile, and the minute you move the organist will stop.'" Too many people, he thinks, expect the whole of marriage to be as glamorous as their wedding. He has been happily married for 26 years, and is all for doing things simply. "I rather wish I'd just sat on the beach and put a garland of flowers around my wife's neck, and read from the Bible."

THE DRESS DESIGNER



WHEN Anneliese Sharp first set up as a designer, she went to countless clients' weddings and, working from home, was always on call. After five years she realised that it was essential to keep a professional distance. "One girl rang up at midnight and asked what knickers to wear under her

wedding dress. That was the last straw." She now has a shop in Chelsea and finds that she is able to switch off when she leaves. "I'm a surgeon who can carve up hundreds of people and then sit down to a cup of tea."

Although recently divorced, she remembers her wedding day as the happiest of her life, and is never tempted to warn customers off. As it happens, a fair number are women getting married for the second time, and she is flattered when former clients come back to her — although she denies that she keeps their measurements.

She sells about 700 wedding dresses a year, most costing between £1,500 and £2,700. Despite the recession, the most expensive ones are the most popular, although she says brides often prefer to conceal the price from their parents.

"All our customers are beautiful," she marvels. "I don't know where all the other girls go. Perhaps they don't get married." Anneliese Sharp, 071-584 6942

THE CHAUFFEUR



"EVERY chauffeur who knows his stuff is an accomplished bridesmaid," says David Evans of the Buckland Carriage Company. "You arrive at the church

and see all these beautifully dressed bridesmaids and pages, but nobody's ever thought to teach them how to hold a train, so you end up doing it yourself."

He says he is in the business primarily to indulge his passion for classic cars, and his fleet includes three 1920s Rolls-Royces. They take five or six hours to prepare and can be temperamental. Above all, he dreads very hot days in May.

"The petrol companies don't change to summer fuel till June 1, so you can get fuel vaporisation. The other day I had to get the guests to push-start us down a hill."

The cars also have a 50 to 60 ft turning circle, which makes some small country churches virtually inaccessible. "But I get a real thrill watching them going out of the gate with ribbons flying." Buckland Carriage Company, 0737 844529

THE HAIRDRESSER



NO professional feels the pressure of a wedding more than the hairdresser. "I got the shakes at the last one, which hadn't happened for a long time," Richard Ward of Neville Daniel admits. "The bride kept saying that her hair wasn't quite right, and the car was coming in 15 minutes, and I hadn't got my morning suit on yet. In the end I just had to say, 'Look, it's great.'"

However, this was by no means his worst experience. On one occasion he was interrupted by the groom, who announced that his divorce papers had not come through and the wedding could not take place. "You can't ask for your money after that."

Since he usually knows the bride well, as a customer or friend, he generally attends the wedding; the difficult thing, he says, is watching his handiwork deteriorate during the course of the day.

His cardinal rules are always to have a practice session the week before, and never to let the bride's mother watch him at work. Richard Ward via Neville Daniel, 071-245 6151

THE SINGER



UNLIKE the Rev Peter Elvey, Julie Charles is always delighted to see video cameras at weddings, because according to union regulations she has to be paid twice as much. A soprano who has just made her first record, she has been serenading guests with Bach and Schubert "Ave Marias" for ten years — and admits their charm can pall.

She enjoys less conventional anthems, such as Andrew Lloyd Webber's "Pie Jesu", but is not altogether happy with pop songs. She once did Jennifer Rush's "The Power of Love" ("for what I can only call the Essex mafia: rather a lot of bodyguards and gold jewellery"), and thinks she should have drawn the line at "Nights in

White Satin" — "but it's their day". From her full-frontal view of the ceremony from the choir stalls she learnt one valuable lesson before her own wedding (to a tenor): "There's so much humbling when they put the ring on — it never fits. We were very careful to practise that beforehand."

Julie Charles via The Wedding Music Company, 071-732 2490

THE SOCIAL EDITOR



THIS month Sue Crewe steps down as social editor of *Harpers & Queen* after a year of writing Jennifer's Diary. She has found going to a wedding

as the guest of complete strangers an odd experience. "I go to it as one might go to a theatrical performance. It has all the elements of an opera with the producer and the set designer has sometimes clearly gone bananas."

As the child of parents who eloped, she has always felt rather mystified by conventional weddings. She is also surprised at how often the bride and groom are clearly having a miserable time: "Nothing is happier than a joyful wedding, but one being given for effect is unmitigated purgatory."

She is often rung by people asking for advice on wedding etiquette, and is a firm advocate of common sense. "What must never happen is the queue of hot, thirsty people waiting interminably while the photographer chases an errant page to complete his group."

THE PHOTOGRAPHER



DAVID Phipps, the owner of the Belgrave & Portman press bureau, has been photographing people outside churches since 1955. In those pre-colour days he would snap guests with a plate camera as they arrived, spend the service developing his pictures frantically in the back of his van, and then send an assistant

around the reception taking orders: "It was a bit of a crazy life."

Today he still attends between 50 and 70 weddings a year, and has no weekends free except in January, when he and his wife go to Cyprus for a fortnight. "You've got to enjoy this sort of thing," he says. "A lot of blokes are just in it for the money, but that's no good."

The worst aspect of his job is hanging around for a long time and then having only a few minutes to do the vital pictures; but having successfully photographed a wedding in Swindon during a blizzard, he feels he can deal with most situations. "There's always someone in a group who doesn't want to look at the camera, and you've got to know how to manipulate them."

Belgrave & Portman, 071-235 3227

THE CATERER



LIKE many people in the wedding business, Johnny Roxburgh stresses the importance of being highly organised but not over-organised. "Part of the fun for the bride is planning her wedding. People get incredibly stewed up and want to do everything now, now, now, but it's better to start with a rough outline and then get more and more detailed as time goes on — otherwise it's like opening all your Christmas presents in five minutes."

Having said that, he once did a wedding for a colleague who wanted to be married within a week of being proposed to. As well as doing the catering, his company, The Admirable Crichon, will handle every aspect of the wedding. He sees himself as part mind-reader, part Chancellor of the Exchequer. "People are much more budget-conscious than they were: you have just as much fun and style on less money, but you have to be very clever about it."

One of the vital things about a good wedding, he says, is knowing when to stop. "There's nothing worse than a bride and groom hanging around with only 20 guests to say goodbye to." The Admirable Crichon, 071-733 8115

THE FLORIST



JANE Packer is involved in up to 200 weddings a year, and has been given budgets ranging from £70 to £25,000. "It's like being a psychologist," she says, "because it means

suiting the personality of the bride — or at least the image she wants to present, which is sometimes quite different." In her experience, the commonest mistake is for people to co-ordinate weddings round a colour which is quite wrong for the

girl whose day it is supposed to be. Although some customers book her a year and a half in advance, she prefers not to discuss details until three months before the wedding — "otherwise you find everything changes with the latest issue of *Brides* magazine". Jane Packer, 071-935 2673

Why divorced fathers get a raw deal, *Saturday Review*

NEXT WEEK

Life & Times finds the 50 best restaurants in France

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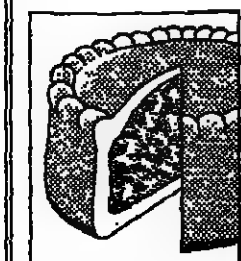
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FOOD AND DRINK, PAGE 6



Beneath the crust of the country's finest hand-raised pies, the succulent secrets of tasty pastry, moist meat and juicy jelly

CHILDREN, PAGE 8



Would you let a four-year-old enter a motorbike race? On four fat wheels, youngsters are mad keen on the sport

WINE COMPETITION, PAGE 9



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The great big melting pottage

Lynne Truss can see why minorities should be able to air their grievances, but not why they would want to



WHEN you are presented with an ostensibly all-encompassing season on BBC2 such as this week's *Black and White in Colour*, it seems churlish to jump up and down saying, "But what about...?" and "Hey, don't forget...". After all, here were hours and hours of programming devoted to the history of black and Asian people in British television, with archive treasures such as Tuesday's terrific *A Passage to India* and Saturday's episode of *Z Cars*, and no fewer than three documentaries, and an old Horace Ove Play for Today, and *Empire Road* and, well, I grow tired just listing it all.

Linchpin of the week was *Black and White in Colour* itself, a two-part documentary by Isaac Julien, magnificently subtitled "Television, Memory, Race" in a way to make anyone familiar with British Film Institute-style media sociology run, screaming, for the hills. As a film, it was basically a smart paperback with little holes down the sides: a series of interviews tastefully filmed, well-edited, and densely cross-hatched with well-chosen archive clips. But unfortunately it was also tastelessly flat, densely worthy, and cross-hatched (in my household, anyway) with desperate cries of: "This is boring."

As a lynchpin, then, it was rickety and unsafe. To be fair, Julien's film did include good anecdotes — for example, the black woman doctor in the early days of *Emergency Ward 10*, whose budding romance with a white man represented so much of a threat to decency that she was promptly killed off (death by snake bite, no less).

But to offset each anecdotal spark there was a solemn piece to camera from a youthful "cultural" critic consisting of insights so deeply commonplace they would, barely, make you laugh if they hadn't made you cry.

The great revelation, I suppose, is that black and television do have a history. Together, I mean. You can start in this country, with classic performers such as Elizabeth Welch ("Stormy Weather"), proceed through *A Man from the South*, John Elton's fuzzy seen-through-a-john 1956 immigration drama documentary, take in Cy Grant, Kenny Lynch and the 1970s black-versus-white sitcom *Love Thy Neighbour*, and then arrive at

TV REVIEW

More recent minority shows such as *The Bandung File*, *Empire Road* and *Desmond's*. The history is relatively easy to trace, you see, because there has been so little of it.

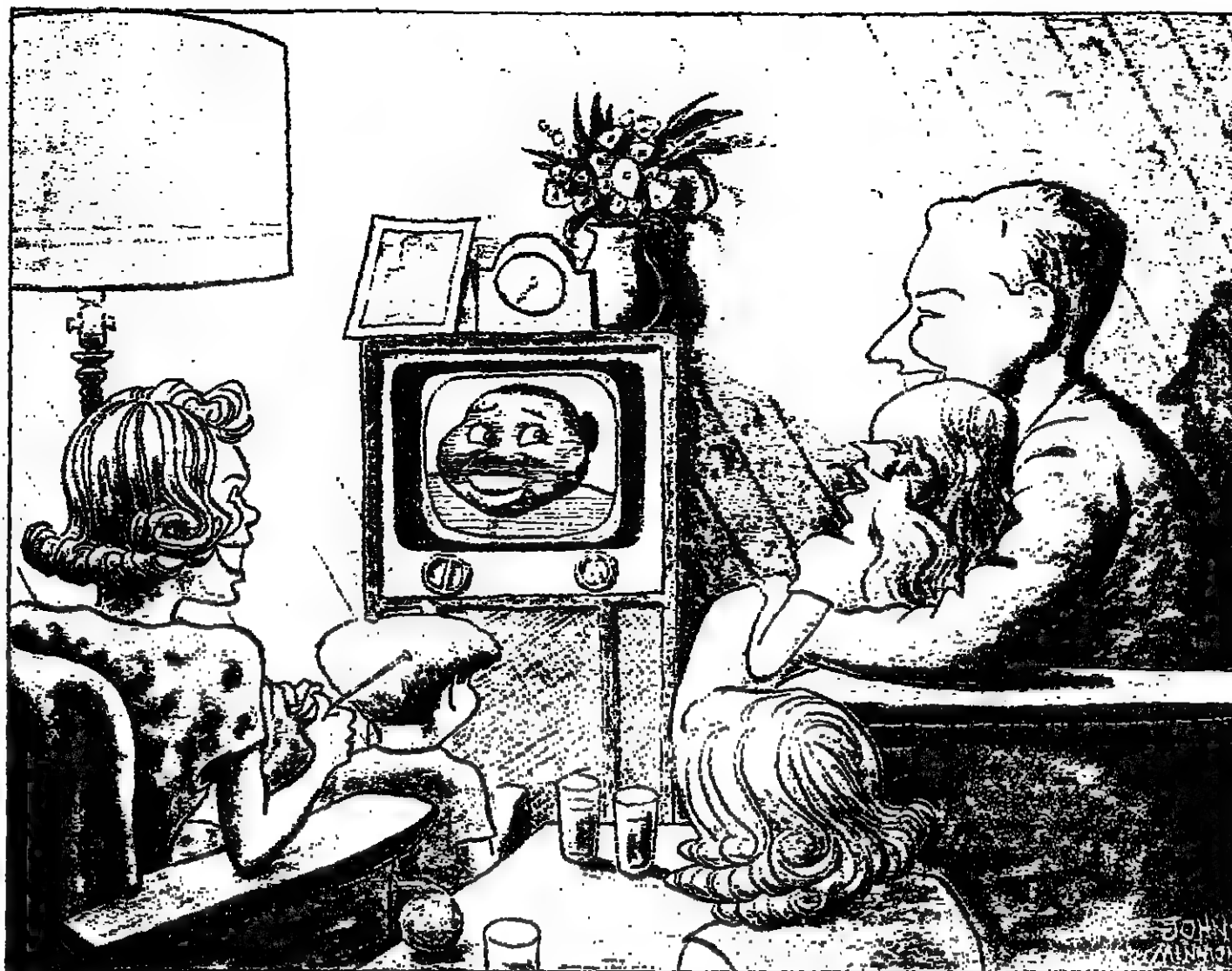
The story of racism on television would have been a more complex and challenging subject to tackle — but then, racism is emphatically a different department. I learnt this much at least from *Black and White in Colour*, that the simple-minded medium of white television equates black with racial tension, and that this is offensive. You bet. (The Irish probably have similar grounds for complaint.)

Broadcasters are accused of thinking (stupidly) that if they include a black character in a play or a soap opera, then the subject will automatically shift to racism — with the result, incidentally, that the audience switches off.

So OK: things are tough, despite the efforts of Channel 4. Blacks are rarely cast in advertisements; they are passed over for Othello; the characters they are usually asked to play are low-lives. But are we lamenting the career difficulties of a group of actors here (who would kill for a run in *Coronation Street*) or are we concerned that the world according to television makes blacks invisible? In the American companion film, *Color Adjustment* (shown on Sunday), the issue was straightforwardly polemical: the comely fantastical world of American television must find room for a "positive image" of blacks without turning them into "white negroes". But in *Black and White in Colour*, the thrust was ultimately more down-to-earth.

There should be more parts. There should be bigger parts. And there should be bigger parts. In the BBC book *Black and White in Colour* (can you believe it? I bought the book), there is a telling quote from Thomas Baptiste about *East is, Till Death Us Do Part*: "These jobs always represented a difficulty. Either one did them or one refused, in which case somebody else would have done them."

This is what you call pragmatism, and it is the aspect of race-on-television most easy for an outsider to get sniffy about why do black or Asian actors queue up to play stereotypes and the butts of jokes? That people must make a living muddies the ideological waters no end.



Come quickly, there's a black person on TV: *Black and White in Colour* took a long — but incomplete — look at racial stereotyping

In *Color Adjustment*, for example, we saw clips from a long-ago sitcom called *Beulah*, starring a big black American actress as a good-natured, unburdened servant with hips like the Queen Mary. Not surprisingly, she was beloved of the all-American family she served, and no doubt equally beloved of the all-American families watching at home. So was she good for the cause (being a star), or bad for the cause (being a stereotype)? At least *Color Adjustment* repeatedly took us back to the image of people watching television: something that was largely missing in *Black and White in Colour*. When one of the British actresses mentioned a childhood memory of her mother calling her to "come quick, a black person is on TV", I suddenly realised what a big gap there was here: that this whole question was being ignored.

Thank goodness for Hanif Kureishi, then, who can always be relied on to step out of line, take a view, stir things up. His response to the stereotypical Indians he saw on *It Ain't Half Hot Mum* was refreshing: "I didn't want to be hated quite so much," he said. That's the stuff, Hanif. After all, this is important. And, quite honestly, although you can understand the reasons for saying that race is bigger than racism, there is no point denying that racism exists, and that it prevents black faces from appearing in cornflake commercials.

I don't hold much with the idea that everyone should have access to television. Or rather, I think minorities should have the right. I just don't understand why they want it. In those big BBC accountability exercises such as *See For Yourself*, I grow ever less patient with the pressure groups that insist that

unless the downtrodden obese albino people of Britain can hope to see a dangerously overweight and pigmentedly challenged newsreader by 1995, then their lives are somehow negated and deprived. Why do people with problems want to see programmes about themselves? They obviously think it validates them. But surely it only turns them into a story — a story aimed implicitly, moreover, at a perceived audience of non-obese, non-albino people. The whole issue of black people and television is about wanting to be treated in a dignified, individual way by a medium that (through no fault of the people who run it) doesn't do dignity or individuality terribly well.

Color Adjustment made the point that in an American television world dominated by images of the happy, successful family, the best to be hoped for was *The Cosby Show*, because of its portrait of a happy, successful black family. But this is in America, where audiences are encouraged to think that television pictures are reflections of themselves.

In Britain, the problem is different. Here we tend to think that everyone on television is abnormal, and that we are jolly glad not to be like them. Stereotype is our favourite way of expressing other people; so our television culture is an open door when racism gives it a push. A shame *Black and White in Colour* did not confront this all-important cleft stick.

On British television, a positive image of anybody is pretty rare, and makes people suspicious. So woe betide the pious liberal who presents black characters positively in the wrong context, because they will stick out so badly they might as well sing "The Banana Boat Song" in a straw hat.

TV PREVIEW

● A night in with Alan Bennett

tomorrow, BBC2, 7.15pm
In Alan Bennett's dialogue, people are likely to "have a stab" at Paris or "limber up" for O levels. In tomorrow's extravaganza (how this word comes in handy for describing BBC2 these days), he has a stab at hosting an evening's archive TV and limbers up for a forthcoming season of his own work.

Whatever Happened to the Likely Lads? is followed by Mike Leigh's *Abigail's Party*, a Monitor portrait of Sir John Burt Foster, and *Days at the Beach* by Malcolm Mui (1981).

In case he doesn't mention it, two actors from *Abigail's Party* have recently appeared in *EastEnders*. Tim Storn (Laurence) played Mr Raymond, who turned up out of nowhere, bought the B&B in a great hurry, and was never seen again. And John Salthouse (Tony) played Mr Monroe, who turned up out of nowhere, did a deal with Ian over dinner, and likewise sank without trace.

● Eldorado

(Monday, Wednesday, Friday, BBC1, 7pm)

Well, whatever else you can say about *Eldorado*, it has not dragged its feet. Alas, Practice the "Birdy Song" over the weekend, because the Spanish soap starts on Monday, and it is no good complaining you weren't ready. Cunningly, BBC1 shows *Corcodile Dundee* at 7.30pm, while ITV plans a counter-attack, with an hour-long *Connexion Street*, starting at 7pm. I think this means war.

● Secret History: Birds of Death

(Monday, Channel 4, 9pm)

What did the RAF do between the wars, daddy? How was it that they were so good at the "surgical strike" when war broke out? Well, it turns out that they had been practising on the quiet, bombing the day-lights out of the Kurds of northern Iraq. "If the Kurds hadn't learnt from our example how to behave in a civilised way," a wing commander comments in Monday's programme, "then we had to spank their bottoms."

● The Best of Saturday Night

(Tuesday, BBC2, 9pm)

Includes Clive James's satellite link-up interview with William Shatner, in which he demonstrates how to fake a collision in deep space by tilting the camera in one direction while throwing himself bodily in the other. In the original broadcast Shatner agreed to sign off in fluent Klingon, but there are rumours that Yiddish-speakers were aghast at what they heard. Assuming that this snippet is shown on Tuesday, try to find a Yiddish-speaker to confirm.

L.T.

Record review: from pre-classical music to pre-army Presley, the best recent releases



Good rockin' tonight: the young Elvis Presley lets rip

Sun lights the king

While the memorabilia industry went into overdrive and stayed there after the death of Elvis Presley in 1977, the exploitation of his musical legacy has been curiously muted. As the American writer Timothy White observed: "Since his passing Presley is everywhere in evidence but nowhere in substance."

But now RCA has embarked on a series of boxed sets which promises to restore the essence of Presley's back catalogue to prominence in record-store racks. The first of

ROCK

these, *Elvis — The King of Rock'n'Roll — The Complete 50s Masters* (RCA, PD 90689), is released on Monday. A beautiful 140-track collection which includes 14 previously unreleased performances. It focuses on Presley's work in the 1950s, the decade when he was at the height of his powers. For older fans songs like "Hound Dog", "Jailhouse Rock", "Heartbreak Hotel" and "All Shook Up" will trigger a flood of happy memories. But even the generation brought up to believe that Michael Jackson is the most significant entertainer in the pantheon of pop may find the power of many of these performances enough to compensate for the absence of patched drum sounds and pre-programmed rhythms.

Although digitally remastered, the sound quality of

Presley's early releases remains primitive in the extreme. Yet in terms of resonance and feel it is his very first recordings, made between July 1954 and November 1955 on a shoestring budget at the Sun studios in Memphis, which mark the man's finest hour. "That's All Right", "Mystery Train" and the infectious rockabilly romp of "Milkcow Blues Boogie" are such vibrant performances that it is still possible to hear, nearly 40 years later, why Presley single-handedly shifted the world of popular music on its axis.

Complete with a colour booklet, the set retails at about £50 on CD and vinyl and £40 on cassette. A highly desirable addition to any music collection. It is also more useful than a monogrammed statuette and infinitely more tasteful than a bottle of Elvis cologne.

DAVID SINCLAIR



GUILTY SECRETS: MICHAEL ASPEL

"I watch *The Simpsons* on Sky Television. It's the cleverest cartoon series I've ever seen. It looks at the American way of life and sends it up beautifully. I'm also addicted to *LA Law* — isn't everybody? The writing and characterisation are excellent. Themes are dealt with boldly and honestly. These days, I watch *EastEnders* because my wife Elizabeth is in it. Once you start to watch it you get hooked. You find yourself interested in the characters. They become real."

● Michael Aspel will host ITV Television 92, starting on Sat July 18.

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CLASSICAL

When the producer Peter Wadland, who died of AIDS this week, took over the L'Oiseau-Lyre label at Decca in the 1970s, he set in motion a far-reaching revolution. He decided to create the Florilegium label, devoted to the pre-classical repertoire and taking into account research into performance practice.

Suddenly the names of composers previously familiar only to readers of music histories — such as Rebel or Muffat — began to appear on record sleeves, along with scholarly notes in three languages and details of the music's sources.

Wadland's ability to realise his own and others' idealism (particularly that of Christopher Hogwood) changed the public's view of how baroque and classical music should sound. As a result, what has become known as historically informed performance practice is now the norm.

Decca has lately been re-releasing its early Florilegium material. In the 1976 performance, by Nicholas McGee-

gan, Catherine Mackintosh, Anthony Pleeth and Christopher Hogwood of three *Flute Quartets* by C.P.E. Bach (Florilegium 433 189-2) mannerisms are often exaggerated, but against that has to be weighed the fresh and honest approach, the joy of discovering this music's quirky twists and a vital sense of intimacy.

The same flavour can be tasted in Anthony Pleeth's performances of the six *Cello Sonatas, Op 5*, by Geminiani, recorded the same year (Florilegium 433 192-2).

One of Wadland's last productions for Florilegium, recorded in Massachusetts two years ago, is Mozart's orchestration of Handel's *Acts and Galatea*, conducted by Hogwood and nicely sung and played by the Handel and Haydn Society. The symbiosis is a pleasing one, and the recording stands as a fine memorial to Wadland's gifts.

STEPHEN PETTITT

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1

Homer minus the old magic

Anybody who presumes to dramatise Odysseus's epic spin round the Aegean deserves applause for his nerve, and Derek Walcott and his director, Gregory Doran, both seem refreshingly strong in the chutzpah department. Their play is a mixture of the romantic and the anachronistic, the stilted and the colloquial, the solemn and the facetious, the imaginative and the preposterous, the West Indian and the English. But then why should the RSC opt for straightforward success, especially in the Other Place, of all its theatres the one most suited to risk and experiment?

On comes Rudolph Walker with dark glasses and a suave, blind Homer transformed into a Caribbean storyteller. He tells us he is "gonna sing about dat man whom the gods of the sea drove crazy". Cut to defeated Troy and a truncated and somewhat unclear rerun of the quarrel between a stately Ajax and Ron Cook's Odysseus, whose fly, offhand manner, unimpeachable chin and mouthful of chewing gum give the impression of a three-card trickster in Oxford Street. "Sorry I'm late," he mumbles, adding "our robbed bodies long for their original shore". The incongruities of both language and character are typical of the evening.

The Cook's tour that follows proves equally contradictory. It is faithful to the shape of

THEATRE

The Odyssey The Other Place Stratford

Homer's poem, yet finds what contemporary meaning it can in its incidents. Thus we start with the suitors who have invaded Odysseus's palace and Penelope's peace. Dressed in gaudy curtains, blankets and fur, they bang about the bare stage as aggressively as the weasels in Toad Hall, mobbing Stephen Casey's Telemachus ("Can't you see the kid's missing his dad?") like pristine hooligans in search of alien fans to harass.

Then it's back to the absent Odysseus. He meets an excitedly pert Nausicaa ("a bit too fresh for her age"), and then relates his adventures to her father. Again, the flashback form is true to Homer, but the content less so. The Cyclops is a police-state version of the exploding diner in *Monty Python's Meaning of Life*, a bloated, drooling dictator who eats intellectuals for supper. Circe is a nymphomaniac manhunter who turns men into pigs by way of illustrating their sexual swinishness. Hades should touch a chord in any Londoner, since it appears to be an eternal underground station.

The lack of coherence can grate: Cockney sailors reeling in a storm, and Claire Benedict playing Odysseus's nurse as a parody West Indian mammy; wild voodoo ceremonies, and cute mermaids waving from inside car tyres; "poetic" diction like "look at the sprinkled urine of the firmament" and buttonholing banalities. Yet whenever we begin to dismiss it all as hopelessly unheroic, Doran will find a striking image for the poem's marvels: Scylla transformed into what looks like a blend of animal skulls and crustacean claws, screaming through the air.

Yet finally I was left feeling that the evening needed more magic, less reductive modernity. For instance, why had Amanda Harris's grave Penelope to denounce her husband's slaughter of the suitors as an ugly piece of male aggression, reminiscent of the Trojan war and an "obscene" example to Telemachus? Why did she deride Odysseus as overweeningly arrogant, an "odd Zeus"? That is a ghastly pun, and far from the original Penelope's reaction. Why did Odysseus complacently renounce violence and moralise about the way we become monsters? Must updating Homer really mean making him politically correct? I cannot believe it.

BENEDICT NIGHTINGALE



Ron Cook as Odysseus, and Bella Enahoro as the man-hating Circe

The joke leaves them guessing

DANCE

Berlin Ballet Coliseum

The golden angel dominating all views in the centre of Berlin from her Victory Column in the Tiergarten commands the route running straight from the Deutsche Oper to the Brandenburg Gate. So it is apt that she, or at least her double, stands at the back of the stage to gaze down upon Bill T. Jones's ballet, *Die Öffnung* — *The Opening* — commissioned by the Berlin Ballet at its home in the opera house, and claimed to celebrate the destruction of the notorious Wall.

Given its London premiere on Wednesday to open the company's second programme here, it actually looks more like a joke about deconstructing classical ballet. Massed and manoeuvred in solemn lines, the cast includes ballerinas in toe shoes, tutus, and tiaras; gentlemen in neat uniforms; a rather fierce modern dancer; Victorian swimmers and a casual 1940s sportsman; nymphs and shepherdesses, poets and peasants; and many more such.

The American choreographer gives them movements mostly drawn from conventional ballets, but chopped, mixed and subverted in exactly the same way as composer John Oswald plays with familiar tunes, often starting one and somehow converting it instantly into another.

While this goes on, the angel very slowly sinks to lie flat on her face — a political comment, or a parallel to the courteous bows of the dancers towards the end, alluding to

the *révérences* traditional at the end of a ballet class? The Berlin cast, 27 strong, perform *Die Öffnung* with the ease, exactness and serious faces needed to make its jokes work, and they converted what seemed initially a slightly puzzled London audience into an enthusiastic one.

The evening's biggest cheer, however, went predictably to Christopher Bruce's *Swansong*. In which Mark Rozdold and Kris Kinoo gave a sharp, sinuous quality to the two interrogators, while Koen Onza's account of their victim proved no less overwhelmingly moving for being, to some of us, so familiar.

Maurice Bejart's *Rite Of Spring* completed the bill. Bejart is reported as wanting to withdraw his old works from the stage, so this week's performances of the ballet are meant to be his last in Britain. Whether the public or posterity will let it vanish is another matter: 32 years after its British premiere by a scratch company at Sadler's Wells, this choreography still packs a powerful punch which the Berlin company delivers forcefully. Peter Ernst Lassen drew a vivid account of Stravinsky's score from the London Gaia Orchestra.

JOHN PERCIVAL

Matt Wolf meets Stephen Rea, now playing an Irish hostage in Beirut

Trying to please himself more

Stephen Rea is perhaps best-known as co-founder, with Brian Friel, of Field Day, the Derry-based company that has spent the last 12 years touring plays throughout Ireland, often to places that otherwise never see any, and frequently on to London. Field Day's achievement was acknowledged on Wednesday when the company won the £25,000 drama section of the Prudential Awards for the Arts.

But the Belfast-born Rea, now in his 40s, has a busy freelance career as well. Tonight he returns to Hampstead Theatre (home most recently to his paunchy Oscar Wilde in Terry Eagleton's *Saint Oscar*), playing an Irish hostage in Frank McGuinness's *Someone Who'll Watch Over Me*. Later this year, he will be seen in two films: Neil Jordan's *The Crying Game*, as an IRA man entangled in a kidnapping plot alongside Miranda Richardson, and *Les Blair's Bad Behaviour*.

"I've decided in the last few years to please myself more," Rea says of the increased



Stephen Rea: "one has to think of new strategies"

visibility, "rather than devote four to five months each year to Field Day." Formed in 1980 to forge a fresh cultural identity for Ireland, Field Day has reached a watershed. "One has to take a breath and think of new strategies." He admits that the company has lasted much longer than anticipated. "When we started, we weren't even sure if it was possible to do a play in Derry, let alone tour around Ireland."

Rea recalls, "Once we got one on, of course we had the energy to do more."

Someone Who'll Watch Over Me reacquaints Rea with McGuinness, for whom the actor last played a washed-up footballer in the television film *Scout*. On this occasion, Rea has an uncharacteristic optimism. "This is the most readable play I've ever had, and it's far and away Frank's best." In synopsis, the play sounds as if Rea and co-stars Hugh Quarshie and Alec McCowen are acting thinly veiled versions of Brian Keenan, Terry Anderson and John McCarthy, but the actor demurs: "The prototypes have been evaded in some way, but I suppose the experience must be there. The play is everything Frank's been aiming to do for ten years."

The son of a Belfast bus driver, Rea began his career at

the Abbey in Dublin, moving to London in 1969: "a matter of convenience, really." Often described in England as "Irish actor Stephen Rea", he remains ambivalent about his own self-definition. "I keep a foot in both camps, and yet I'm really no camp," says Rea, whose credits range from Irish standards like *The Shaughraun* and *Christy Mahon* in *Playboy of the Western World* to the distinctly un-Celtic world of *High Society*, and the dishevelled Platonov in Trevor Griffiths's *Chekhovian Piano*.

"When I first came here, I worked with Nancy Meckler on the fringe, with Germans, Irish, Canadians: it didn't really matter what you were. I think it's more strict now. In a sense, there's less for young people to get involved in. What was his theatrical awakening? 'I knew I would do it.' Rea replies. "I didn't go to the theatre when I was a kid; there wouldn't have been any to go to. What's so strange about everyone who went into the theatre is really they wanted to go into the movies, but there weren't any movies, so they went into the theatre."

Since then, Rea has worked even harder to mix both disciplines, aware that quality must ultimately be the defining factor. "The work you're in really marks you, and if you're in bad stuff it'll get you in the end." He smiles. "And if you're in good stuff, it'll get you in the end, too."

Someone Who'll Watch Over Me stars previews today, and opens next Friday at the Hampstead Theatre (071-722 9301)

Fanatical fervour

OPERA

Caritas QEH

A drama about a medieval anchoress who chose to be immured in a cell in the church hall, who changed her mind a little late in the day and lost her sanity without gaining her freedom, might not seem the most promising subject for an opera. What would spark the dramatic conflicts? How would changes of pace be generated, or variety of characterisation?

It is the achievement of composer Robert Saxton and librettist Arnold Wesker that in *Caritas*, brought to the Queen Elizabeth Hall by Opera North for two performances, they have produced a piece that holds the attention firmly and offers a message of some relevance. The back-

ground of the Peasants' Revolt and the poll tax is a reminder that injustice can be fought. The interlocking story of the anchoress, Christine, suggests that fanaticism and dogma can similarly suppress the human spirit.

The construction of the opera is unconventional but undeniably successful. The 14 scenes follow each other with-

out a break, and with only 13 instrumentalists at his disposal, Saxton rings an extraordinary number of changes in mood and colouring: scrubbing strings and agitated woodwind for the visit of the tax collector, lighter textures for Christine's scenes.

Then there is the variety of declamation. Christine's intense monologues, the fervour of the fanatic, were done with unflinching commitment by Eirian Davies, while the indignant, sing-song chatter of the village gossip, Mathilda, was spiritedly delivered by Linda Ormiston.

All this is accomplished with

an attractive lyrical idiom, with clear, intelligent word-setting against the instrumental ensemble's endlessly inventive background textures. Other notable parts were well taken by Jonathan Best as the intractable Bishop of Norwich, Paul Wilson, sympathetic as the more humane parish priest, Christopher Ventris as the fiancé Robert Ionle, David Gwynne as the rabble-rousing travelling priest, and Linda Hibberd and Roger Bryson as Christine's mother and father.

Joe Vanek's simple, swivelling-wall set was effectively lit by Nick Chelton; Patrick Mason's direction ideally complemented the sure-footed pacing of conductor Diego Masson.

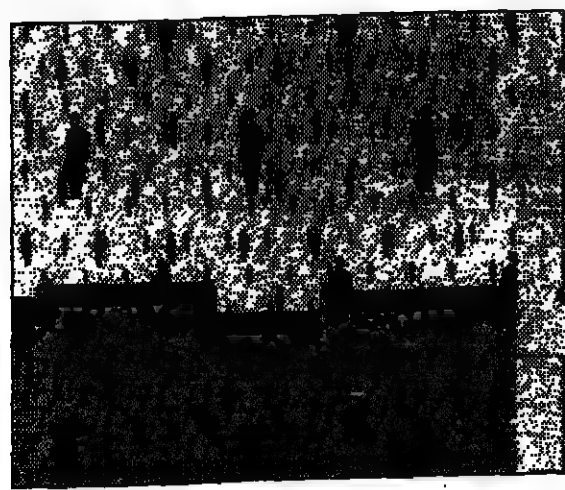
BARRY MILLINGTON

THE SUNDAY TIMES

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Frank Whitford at the Royal Academy
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Pies that reach for the sky

At 6.30am on a sunny summer morning the sweet smell of baking pork and pastry is wafting out of the open door of R & J Lodge, past the 17th-century church of St Bartholemew and down Meltham High Street. By 8.30 the locals, already at work, are lining up to snatch a quick breakfast of freshly gravied pie.

In the back of the shop the pace is fast and furious. Raymond Lodge, a great chunk of hot water pastry under his arm, is twisting off identically sized lumps and dropping them into individual pie trays while the morning boy, Greg, hollows them out to receive their filling. Trays of pies emerge continually from the oven, deep golden brown, crisp and mouthwatering.

Mr Lodge's tiny corner shop, in the same blackened stone as the next-door church and parish hall, is one of the focal points of Meltham, West Yorkshire. It is a small village, dwarfed by the industrial sprawl of neighbouring Huddersfield and the picturesque prettiness of Holmfirth, a mecca for tourists since the filming of *Last of the Summer Wine*.

Times have been hard around Meltham since David Brown, the tractor manufacturer, shut down with the loss of nearly 6,000 jobs, but Lodge's is doing famously. Each week Mr Lodge bakes between 700 and 800 individual pork pies and about 200 hand-raised pies with fillings ranging from traditional turkey and ham to exotic wild boar with blackberry. The local favourite is fidget pie, with layers of pork, apple and sage and onion stuffing. "I don't know whether it's the name that attracts people but they all seem to go for it," Mr Lodge says. "Unfortunately it's the hardest one to make."

Pie-making is a tricky business. The traditional method is to hand-raise the pie — moulding the pastry round a die so that it stands up on its own — hence the name "stand pie". But hot water pastry is notoriously susceptible to the weather — remaining rock hard in winter, limp and floppy in a hot kitchen or during high summer.



TRADITIONAL HAND-RAISED PIES
Fiona Beckett samples the wares of a prize-winning pie man

"The secret is to get it cool — not fridge cold but not lukewarm either," Mr Lodge explains. "We make our pastry the day before and let it stand in the shop overnight."

The filling is an art, too. He uses freshly minced shoulder of pork. "A lot of butchers use leftovers, though they'd all deny it," he says. Stock for the jelly — pork bones and rinds — is boiled up overnight (many butchers take a short cut by using gelatine), while the seasoning comes from a former Leeds pork butcher, Gordon Brown, who will not supply the same mix to anyone else within a 50-mile radius.

"There's no point in using a standard mix. If people want to taste our pies they have to buy from us," Mr Lodge says.

Customers are prepared to make the pilgrimage to Meltham for the real McCoy. One devotee regularly comes over from Salford, 25 miles away. Another Meltham emigrant calls in whenever he is down from Northumberland.

However, the ultimate accolade has been received from the Pork Pie Appreciation Society, which in March awarded Mr Lodge top prize in its annual contest against stiff competition from 60 other entries. The society, which meets weekly at the Bridge Inn at Ripponden to compare pies, decided that his was the definitive pork pie.

"It scored on all the crucial points," the secretary, Peter Charnley, explains. "It was fresh, it was well-filled — there were no rat runs between the pastry and the meat — there was a nice measure of jelly, the meat was moist and medium ground, and the pastry was crisp. It was a traditional, tasty pie."

Mr Lodge first learnt his pie-making skills at the age of 15, when he was apprenticed to a local butcher. By the time he was 20, he had taken over the business with the help of a loan from one of his boss's regular suppliers, Walker Garside.

During the boom years of the 1980s he abandoned pie-making for bulk freezer sales, but as both incomes and red meat consumption dropped, he went back to it. Fortunately, he'd kept the dies and the freezers came in useful for storing stock.

The pies, which cost 45p for an individual pie, and go up to £10.80 for the largest size, really started to take off once Mr Lodge started doing the rounds of the agricultural shows. "Janice and I were at a show and we saw these great queues to buy home-made toffees. I thought, 'If he can sell toffees we can sell pies.' People know we're there now and look out for us. They know to buy early because we're usually sold out by 3pm."

The Lodges have also expanded into farm-house cheeses, stocking indigenous Yorkshire varieties such as Blue Wensleydale, Wharfedale, Swaledale and Coverdale as well as lesser known West Country cheeses like Curworthy and Dorset Blue Vinney. "The kind of cheese you won't get at Sainsbury's".

His latest addition to the shop is traditional dry-cured bacon. Most comes from Maynard's Farm in Shropshire, great thick rashers with the bristles still in the rind. But the surprise hit has been a large hunk of home-fed bacon, which is almost pure fat. "It came from a local farmer who had all this unprocessed cream he couldn't get rid of so he gave it to the pigs," he explains. "It was massive. We



Tasty pastry: Raymond and Janice Lodge show off their pies outside their shop in Meltham, West Yorkshire

could hardly get it in the van. The locals love it. They say it's just like the bacon they remember."

Are they not worried about cholesterol? "Cholesterol? What's cholesterol? We've got chaps round here who've been eating that kind of stuff who've lived to 90," he says firmly.

Fidget pie	
For the jelly	
Pork rinds and bones — preferably a pig's trotter	
For the hot water pastry	
12oz/375g plain flour	
1 tsp salt	
4oz/150ml water	
4oz/125g lard, cut into small pieces	
For the filling	
1½ lb minced pork shoulder	
1 small onion, finely chopped	
salt and pepper to taste	
3 slices lean back bacon	
4oz (made up weight) sage and onion stuffing	
small eating apple, peeled, cored and sliced	
To glaze	
1 beaten egg	

Boil the pork rinds and bones in enough water to cover for three quarters of an hour. Strain and reduce by at least half to make a jellied stock when cool.

To make the pastry, sieve the flour with the salt. Make a well in the centre. Heat the water with the lard until the lard has melted. Pour this mixture into the flour. Mix to a soft dough and knead until smooth. Allow to rest for about 20 minutes, covered up or it will dry out.

Line a 6 in loose-based cake tin with three quarters of the pastry (keeping the remainder wrapped for the lid). Place the meat mixture evenly in the lined tin, followed by the back bacon, then the stuffing mixture, finishing with a layer of apple. Roll out the pastry for the lid, moistening it around

the edges so that it will stick to the base. Cut off the excess pastry and crimp firmly round the edges. Make a hole in the centre and decorate with the pastry trimmings.

Place on a baking tray and bake for 30 minutes at 200C/400F/gas mark 6, then reduce the heat to 180C/350F/gas mark 4 for a further hour and a half. Remove from the oven and glaze with beaten egg. When the pie has cooled, make two holes, one each side of the pie, and pour in the jellied stock slowly until it starts to come out of the other hole. Allow to set before cutting.

© R & J Lodge, 4 Green Ends Road, Meltham, Huddersfield, West Yorkshire HD7 3NW (0484 850571). Hand-raised pies (minimum £3 per lb) and traditional cheeses available by mail order.

Like mother made

People who don't know me assume I'm frightfully organised and that I give immaculate dinner parties. If only they could see me in the kitchen beforehand with flour up to my eyeballs.

I hate the term "dinner party". "Supper party" or "having people round for supper" is much more friendly. I like things to be very relaxed so that no one feels they have to dress up to the nines.

My mother was a big influence — she's probably the reason I enjoy entertaining so much. Sometimes I'll have phases when I ask lots of people — my favourite number is eight — and others when I don't ask anybody because I'm so busy working.

If I had a kitchen big enough to get a table in, we would probably eat in the kitchen. I love meals around a kitchen table. At the same time, I do like getting out a nice tablecloth and laying everything with the silver cutlery I inherited from my mother, and my bone-handled knives.

My husband, William, is a fish supplier — very handy. As he's so good at cooking fish, he often takes care of the main course. I concentrate on the starters and pudding. I prefer bitty first courses with small things, such as leeks vinaigrette, grilled pepper salads or a caponata, that have to be passed around. This relaxes people and gets the conversation going.

Whenever I want to impress, I marinate some squid and grill it fast. I never buy frozen squid because it tends to be so tough.

When people arrive I offer them a glass of champagne or fizzy dry white wine. I prefer not to bother with aperitif style drinks.

As for wine, a particular

ENTERTAINING AT HOME

Sophie Grigson



favourite at the moment is a rich Lebanese wine called Chateau Musar — a great talking point because nobody has ever heard of it. Otherwise, it's Australian chardonnays or white wines from the Charente — the area of France where I spent a lot of time as a child.

I much prefer simple food — peasant dishes with gutsy flavours, such as Italian beans with cabbage and tomato, or a bubbling stew served straight from a beautiful pot. My ideal pudding is a big bowl of velvet raspberries set in the middle of the table for everybody to help themselves to and, next to it, another bowl filled with clotted cream or crème fraîche.

Food really doesn't have to be complicated. In fact, one of the most successful lunch parties I ever had was on my birthday last year. The table was piled high with oysters,

smoked salmon, smoked eel and cooked langoustines, and we ate huge platefuls accompanied by home-made mayonnaise. For pudding a friend brought a really good pavlova. It was so simple, yet my friends still talk about it.

The nicest thing about being a food writer is that it's such a sociable activity. What all of us are doing, after all, is trying to improve people's appreciation of food. It's all about having a good time.

Sophie Grigson's grilled squid
(serves four as a main course, eight as a starter)
8 medium squid
2 fresh green chillies, stemmed, deseeded and finely chopped
3tbsp chopped green coriander
1tsp coriander seeds, roughly crushed
5tbsp olive oil
coarsely ground black pepper
sea salt
lemon or lime wedges, to serve

Clean the squid, reserving the tentacles. Slice off the "wings". Slit open the sacs and score the inside at half-inch intervals to give a criss-cross pattern. Score the wings on one side in the same way. Sprinkle the scored sides with pepper. Place the sacs, wings and tentacles in a shallow dish. Mix the oil, chillies, coriander leaf and seeds and marinate the squid in this for an hour in the fridge. To cook, shake the excess chilli off, and grill for 30-45 seconds under a red-hot grill. Sprinkle with salt, turn and grill for a few more seconds. Serve at once.

Interview by Paddy Bart
© Sophie Grigson is food writer for the Evening Standard and daughter of the celebrated food writer, Jane Grigson, who died in 1990. Her books include *Sophie's Table* (Michael Joseph), *The Ingredients Cookbook* (Corgi) and *Food for Friends* (Bovary Press).

Cruelty brought to book

SOME years ago I wrote a cookbook subtitled "A Free-range and Humane Approach to Cooking and Eating". But next to a description of food and cruelty to animals, the shocked editor scribbled: "Your readers will not pay £10.95 to be told this!"

Times have changed a bit. Bookshops are full of lively vegetarian cookbooks, which have lost the old-fashioned health food "crank" image. And two new vegetarian magazines have been launched in the past year.

All this is excellent news for food animals but, to an extent, purely vegetarian cookbooks are still preaching to the converted — and still off-putting to the carnivore.

So I was delighted to read *The Real Meat Cookbook*, a new book by Frances Bissell, the *Times* cook (Chato & Windus, £18.99). Here is a leading cooking writer condemning the iniquitous connections between intensive farming practices, cruelty to livestock and the land, and cheap and nasty food. She is not knocking farmers, but encouraging us to demand the right products.

Miss Bissell says: "The book is not about persuading you to eat more meat. It is about cooking and eating good quality meat, from animals raised in a humane fashion which respects their natural habitat, their feeding, breeding and nurturing habits." She goes on to demonstrate what real meat is, why we should be prepared to pay more for it and eat less, and how to cook and serve it with the care it deserves.

Her recipes for meat, poultry and game come from all over the world, ranging from simple to sophisticated dishes, and all have one thing in



common: respect for the meat that goes into them.

To encourage you to look into *The Real Meat Cookbook*, here is a recipe from it which is easy to prepare and full of flavour — provided you use good ingredients, including freshly cooked, really free-range chicken. Cold leftovers will not work, and neither, I need hardly add, will a cheap broiler chicken with its discoloured flesh and unpleasant aftertaste.

Chicken to Salmorejo
(serves 4-6)
3-4lb/1.35-1.8kg chicken
2lb/900g ripe tomatoes, peeled and deseeded
6 cloves garlic
¼ pt/140ml extra virgin olive oil
4tbsp sherry vinegar
salt to taste

Roast the chicken or, if you have a char grill or barbecue, joint it and grill the pieces. Skin after cooking — this keeps the flesh well basted during cooking; removing it allows the sauce to penetrate. Put tomatoes in a blender with garlic, oil, vinegar and salt and blend until smooth. If you have roasted a whole chicken, joint it. Put the chicken portions in a deep dish and pour over the sauce. Leave to stand, covered, in a cool place, preferably the refrigerator. Allow to come back to room temperature before serving.

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14 July	Crete	14 Hotel	B&B	£184	18 July	Majorca	7 Pension	B&B	£179
15 July	Rhodes	7 Studio	S/C	£144	20 July	Turkey	7 Hotel	B&B	£209
17 July	Menorca	7 Hotel	B&B	£239	26 July	Ibiza	14 Hotel	H/B	£359
18 July	Corfu	14 Hotel	B&B	£299	27 July	Turkey	7 Hotel	B&B	£269
18/25 July	Bulgaria	7 Hotel	B&B	£219	27 July	Turkey	14 Hotel	B&B	£309
27 July	Majorca	7 Hotel	H/B	£279	27 July	Turkey	14 Hotel	B&B	£329
EXETER					30 July	Zante	7 Pension	R/O	£309
07 July	Cyprus	7 Apt	S/C	£214	31 July	Corfu	7 Hotel	B&B	£312
11 July	Majorca	14 Apt	S/C	£249	31 July	Menorca	14 Club	B&B	£429
11/18 July	Jersey	7/14 Flight Only	£65		UK HOLIDAYS				
17 July	Costa del Sol	14 Flight Only	£95		10 July	N'York Broads	7 2 berth Boat	£275	
18 July	Majorca	7 Hotel	H/B	£289	18 July	N'York Broads	7 4 berth Boat	£400	
21 July	Cyprus	14 Apt	S/C	£449	25 July	River Thames	7 4 berth Boat	£644	
28 July	Cyprus	7 Apt	S/C	£214	WARNER HOLIDAY CENTRES				
31 July	Costa del Sol	14 Apt	S/C	£289	11 July	Gunton Hall, East Anglia	7 H/B	£184	
EAST MIDLANDS					18 July	Mill Rythe, Hayling Island	7 H/B	£189	
09 July	Zante	7 Studio	S/C	£134	CRUISES				
15 July	Rhodes	7 Studio	S/C	£164	28 Aug	Sunshine on the Canberra	9 Cabin*	F/B	£1999
16 July	Zante	14 Studio	S/C	£174		North Cape	14 F/B	From	£624
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Join the picnic party in the park

Frances Bissell, the Times cook, wants to see restaurateurs and picnickers get together for a big festive day out



A PICNIC does not have to be a rural idyll. Having a picnic in a large city park can be even more fun, as I discovered at one of the *carte à la park* two summers ago. It seemed as if the whole of San Francisco was there in Golden Gate Park, paying \$3 a head to help raise funds for the San Francisco Shakespeare festival.

Good food, good smells, good drinks, good music and a good atmosphere were the main ingredients. About 50 Bay area restaurants took stalls and served samples of their menus to a whole new audience. Prices were modest. Clam chowder in sourdough buns and blue crab cakes were popular at the PJs Oyster House stall. Grilled burrhead carrots were the specialty of Chloé's Café. Seared ahi tuna with papaya salsa was one of Lehi's Greenhouse's offerings. At the Brazilian Fruit Basket, I ate coxinha, bobó de camarão and yuca cake. At Shenson's Delicatessen, it was hard to choose between potato latkes with apple sauce and bagels with lox spread. I could also have eaten Polish, Caribbean, Korean, Turkish, Thai, Cantonese, Japanese and Vietnamese food.

One tent was devoted to Tastes of Italy, offering green chili sausage from Cappa's Corner and home-made grilled chicken sausages with creamy polenta from Ristorante Venezia. While Spumino had a focaccia stand.

The Sweets of San Francisco tent smelled like a heavenly bakery. Lemon bars and fudge brownies from the Sweet Things Bakery were not to be missed; nor were the cannoli from Pasticceria Rulli, the muffins from Beppe's and the ice cream from Fiorello's.

Non-stop cookery demonstrations by celebrated local chefs such as Bruce Cost and Joyce Goldstein, with live music from the best of the Bay area jazz performers.

Regulars get to the park early to stake out their spot, with picnic rugs, glasses and fancy china. There was plenty to drink, from beer and wine stalls, a bistro bar and a kiosk with a neat black-and-white striped awning selling cold, crisp, refreshing and celebratory.

At the end of each day, mould food was collected by Food Runners for distribution to the city's homeless and hungry. The rubbish bins were emptied and the waste carefully sorted for recycling.

There are many city parks in Britain that would be a perfect setting for such an event. And there must be many city restaurateurs anxious to tempt new customers. But until then, here are some food ideas for an urban picnic, inspired by that gentle, civilised event in San Francisco.



This food will also accompany you to a cricket match, on a day's fishing, or for nothing more strenuous than a little gardening interspersed with reading under a tree.

The cava I mentioned will go well with the food, but if you want something non-alcoholic and even more refreshing, the lemon barley water is a winner; just to look at it cools you down. A livelier, sharper drink is the ginger tea.

Lemon barley water
(makes 2pt)
2 1/2 cups/500g pearled barley
3oz/85g pearl barley
2pt/1.15l water
sugar or sugar syrup to taste

Take off the lemon zest with a potato peeler and put in a saucepan with the pearled barley and half the water. Squeeze the lemons and reserve the juice. Pull out the pulp from the lemon halves and add to the pan. Bring to the boil and simmer for 30-40 minutes. Remove from the heat, mash the pulp and let it stand for an hour or so. Scoop out the pulp into a large jug. Sieve the cooked barley into it, add the squeezed juice, the rest of the water, and sweeten to taste. Cover and refrigerate. This tastes even better on the second day.

Teed ginger tea
(makes 2pt/1.15l to be diluted)
2in/5cm "thumb" of fresh ginger
1tbsp/15g Ceylon or Darjeeling tea
2pt/1.15l boiling water
sugar or sugar syrup, to taste
dill or sparkling mineral water
fresh orange slices or wedges
mint leaves

Peel and slice the ginger and put it in a jug. Put the tea in another jug or teapot and pour boiling water in each. Leave each to steep for five minutes, and then strain into a large glass jug. Stir in sugar or syrup. Allow to cool, and then refrigerate. Dilute with water, decorate with orange and mint.

Tomato and sausage loaf
(serves 6-8)
Tomato bread
1lb/455g strong flour, plus extra for kneading
2tsp dried Fenugreek yeast
1tsp salt
1/2pt/250ml tepid water
4tbsp olive oil
2tsp tomato purée
3-4 pieces dried tomato cut into small pieces (optional)

Sift the dry ingredients into a bowl and make a well. Pour in the water, oil, tomato purée and pieces of tomato, and mix until you have a fairly slack dough. Using extra

flour on the work top, knead until the dough is smooth, satiny and elastic. Place in a greased bowl, cover with a clean damp tea-towel, and leave to prove until at least doubled in volume. This can be done overnight in the refrigerator, or in a couple of hours at normal room temperature. If the weather is hot and dry, you may need to re-moisten the tea-towel to prevent a hard crust forming on the dough.

While the dough is rising, prepare the filling.

Sausage filling
1 1/2lb/680g lean, coarsely ground sausage meat
2 shallots or a small onion, peeled and finely chopped
2-3 cloves of garlic, peeled and crushed
sprig of sage or rosemary
sprig of thyme
sprig of lovage or celery top
3tbsp soft breadcrumbs
2tbsp egg yolk
1tbsp sunflower oil
2tbsp Dijon mustard

Mix all the ingredients together except for the sunflower oil and mustard, stripping the herbs from their stems and chopping as necessary. Roll into a slightly flattened sausage shape of a size that will fit your frying pan. Heat the oil and brown the sausage roll. Remove from the pan and put aside to cool. Knock back the dough, knead

it smooth again. Roll it out on a floured work top, to a square large enough to enclose the sausage. Wet the edges. Spread the dough with mustard, place the sausage in the centre, and draw the two edges over, pinching together to seal. Close the two ends as well, and turn the sausage loaf on to a greased baking sheet, with the seam underneath. Slash lightly in 2-3 places, and brush if you like with a milk and egg yolk glaze. Bake in a pre-heated oven for 15 minutes at 200C/400F, gas mark 6, and then turn down to 170C/325F, gas mark 3 for a further 15 minutes. Cool on a rack before wrapping up for the picnic.

IF THE picnic is to be an impromptu one, look to leftovers. These might have the makings of good sandwiches. If I roast a chicken on Sunday, Monday lunch will be a well-filled sandwich of chicken scraps, some sliced leftover vegetables, courgettes or carrots, perhaps bound with some mayonnaise or pesto and filled out with shredded lettuce. For bread, use pitta, ciabatta, baguette or focaccia and make the following:

Loach-in-a-bun
Some breads, such as pitta, are more suitable for individual servings, whereas a ciabatta loaf will do for 2-4 people. These are not

small, neat sandwiches, but two-handers with deep fillings. These fillings depend on what you have available in the store cupboard.

Here are some combinations that work well together:

- Sliced chicken, sliced courgettes, watercress and caper mayonnaise to spread on the bread.
- Pink roast lamb, ratatouille, lettuce, and black olives chopped into mayonnaise or butter for spreading on the bread.
- Roast beef slices, potato and carrot salad bound in mustard mayonnaise, and horseradish butter for spreading.
- Roast pork, sliced apple, watercress, butter flavoured with chutney or rosemary.
- Salmon, spinach mixed with mayonnaise and lemon and dill flavoured butter.

IT IS important not to restrict your thinking to classic salad stuffs. Carrots, spinach, courgettes and ratatouille are perfectly good in sandwiches. And the right shape and density of bread will hold quite soft, moist fillings.

For a vegetarian filling, for example, you might consider lentil salad and roasted red peppers with a mint butter or pesto spread on the bread.

Solving the salad mystery

Thought, as well as ingredients, go into this famous dish

SOME authorities, such as Larousse Gastronomique, maintain that, with the possible exception of hard-boiled eggs, nothing cooked should go into salade Niçoise, particularly not potatoes.

Waverley Root, the author of *Food in France*, says lettuce has no place in the salad, but Henri Pellaprat, author of *Cuisine Familiale et Pratique*, suggests green beans and potatoes (both cooked) as well as lettuce. Escoffier's version has tuna fish in oil, tomatoes, anchovy fillets, chopped herbs and vinaigrette. *Le Répertoire de la Cuisine* gives French beans, tomatoes, potatoes, fillets of anchovies, capers. Olives garnish the salad and vinaigrette dresses it. Richard Olney, the American

FRANCE

GREAT CLASSICS

SALADE NIÇOISE

food guru, has the best advice: forget about following "any of the endless and precisely defined classical recipes for composed salads (Niçoise, Waldorf, Andalous etc)" and realise "how much more valuable and exciting is the imaginative and playful, self-renewing invention of a giant composed salad, never once repeated, its composition dictated by the materials at hand".

The thinking behind my version of salade Niçoise is that it takes little detective work to arrive at some ingredients, at least, of a dish that surely started life as a simple but robust local salad. The dressing was of fruity olive oil (the hinterland of Nice is rich in olive groves). Little black olives garnished the salad. Garlic and anchovies provided the underlying flavours. Capers and wedges of the sun-ripened field tomatoes abundant in Provence were added.

Whether the rest of the vegetables you use are raw or cooked, or a mixture of both, depends on how fresh and tender you can obtain them. A quick boiling or steaming can improve flavour and texture.

Here, in summary, is my version of salade Niçoise:

- Essential: tomatoes, olives and olive oil, capers, anchovies.
- Suggested: lettuce, green beans, broad beans, artichoke hearts, new potatoes.
- Extras: hard-boiled free-range eggs, tuna fish (tinned).
- Vinaigrette (to be added at the table): fruity olive oil, garlic, wine vinegar, seasoning.

F.B.

In the recipe for Clafoutis (June 20) the following ingredient was omitted: 1/2-1pt/200-250ml milk (to be added to the batter).

Independence after life on the shelf

Robin Young meets a former wine buyer for Marks & Spencer

Many people dream of dabbling in wine importation. Only a few make a successful business of it. Robin Yapp of Yapp Bros in Mere, Wiltshire, who has established himself as the leading importer of wines from the Loire, Rhône and Provence, started in a small way, driving round France on wine-buying trips in a family saloon. A former dentist, he told the tale in his autobiography, *Drilling for Wine*. Tony Lathwaite of Bordeaux Direct started his *Great Wine Trek*, as his book was called, in an old van bought with £200 borrowed from his aunt.

Adrian Stansbury is a bit different, because he comes to small-scale wine importing not as an enthusiastic amateur but as a former wine selector for Marks & Spencer. He held that post from 1975 to 1980, having joined the company as a management trainee in the Reading store in 1964. Before he was drafted to the newly formed wine department, he had been in charge of bacon, sausages and pies, had started the meat department, and then moved to groceries.

When he was taken off wines, he was transferred to men's trousers, then cakes, desserts, dairy and cheese before being made redundant in April 1991.

By then, though, he had established a profitable hobby selling wines on his own account. Some of his earliest customers were Marks & Spencer's chairman and directors, who helped lap up 300 cases of Château de St Pierre 1972, a dubious vintage from an obscure red Graves property, whose wine still features

among the six Mr Stansbury imports today. When he finally succeeded in tracing the Château de St Pierre, whose wine he had previously been buying in London from Grand Metropolitan's subsidiary IDV, it turned out to be a three-bedroom bungalow. The owner, though, has become a family friend.

It was a similar chance discovery in Champagne (on a side trip from buying Bré for Marks & Spencer's cheese counters) that convinced Mr Stansbury he could make a go of wine importing. By chance, he called at the Maison Descentes-Lemaire-Vassogne in Oger, south of Epernay, where Marks & Spencer gets its champagne, and was welcomed into the bosom of the family. He bought a dozen bottles and was soon back for more.

The other wines on Mr Stansbury's short list are Château Panisseau Sauvignon from Bergerac, a Saint-Véran from the co-operative at Prissé, a Vauquenas which he discovered courtesy of Avery's of Bristol while shopping to the command of Lord Marks's sister, and a Sancerre which he first tasted in a café off the Champs-Élysées. "I thought it was nectar, but when I finally tracked down the producer in his garage, I found he was labelling it for Sainsbury. When Sainsbury gave it up, it was too expensive for the range M & S had at the time. Now that and the champagne are my best selling wines."

Mr Stansbury says that buying wine for his own company is entirely different from dealing for Marks & Spencer.



Good health: Adrian Stansbury has turned his hobby into a profitable business

"Now all the decisions are taken by myself and my wife. If we like it, we buy it. With M & S everything was extremely long-winded, with interminable blind tastings and discussions. It may be better now, with more departmental responsibility."

However convoluted Marks & Spencer's discussions are these days, they have yielded a little extra fruit. Chris Murphy, its present wine buyer, was recently able to announce the launch of a range called Winemakers of the World, for which the company has recruited seven top winemakers whose names are thought sufficiently well-known to stand beside St Michael.

The seven, who are supply-

ing specially selected wines for Marks & Spencer to sell exclusively, are Robert Mondavi, Georges Dubouef, Christian Moueix, Len Evans of the Rothbury Estate, Australia, Serge Hochar of Château Musar in Lebanon, the Marquis de Grignon from Rueda, Spain, and Teresa Lungarotti Severini of the Lungarotti estate in Umbria, Italy.

"All much too big for me," Mr Stansbury says. "I make a point of buying from smaller suppliers, because there is less chance that anybody else will already be importing anything similar."

His sales are about 600 cases a year. His coups include selling Losely, the ice-cream makers, 100 cases of cham-

pagne to make champagne sorbets for British Airways, and finding a niche in the medical profession in Harley Street.

He still doubts that there can be a future in wine importation. "There are a lot of people doing it and next year, when the duty-free allowance goes up to 120 bottles per adult per trip, it is going to hit us very hard. My company's other business is importing hardwood floors, and I think there is a longer-term future in that. You do not need so many customers. In wine you either have to be very modest with no overheads, or very big. Trying to make the transition from one to the other would, I think, be painful and troublesome."

Best buys

● Champagne Descentes-Lemaire-Vassogne Réserve Harvie and Co. £130 a dozen
Adrian Stansbury's champagne, as found in British Airways sorbets, is from the Côte des Blancs, and, although not vintage wine, comes from the ripe, attractive 1985 vintage.

● Sancerre Fourrier Père et Fils 1990 Harvie and Co. £75 a dozen
Small growers' Sancerre with fresh fruity acidity and hints of ripe oranges, lime and mint to add to the customary gooseberry flavour. Good with fish, white meat and goat's milk cheeses.

● Georges Dubouef Beaujolais-Villages 1991 Marks & Spencer, £4.99
1991 is a superb vintage in Beaujolais. This wine has a big, fragrant nose, medium body, good structure, fresh acidity, wonderful ripeness and a touch of opulence in the finish. My only complaint is the back-label suggestion that it might be drunk at room temperature. Ignore that. Enjoy it chilled.

● Christian Moueix Bordeaux Merlot 1989 Marks & Spencer, £4.99
Christian Moueix of Château Pétrus and many other stunning right-bank Bordeaux is very careful which wines he puts his name to. This generous and supple wine is beautifully scented of soft berry fruits, plump and plummy in the mouth and velvety smooth and rounded in the finish.

● Adrian Stansbury trades as Harvie and Co (081-761 8276). With a wholesale licence he can sell wine only by the dozen, though it can be mixed. His prices include delivery in London. ● A case of Marks & Spencer's Winemakers of the World costs £67 by direct mail to charge-card customers. The telephone number for orders is 0925 551100.

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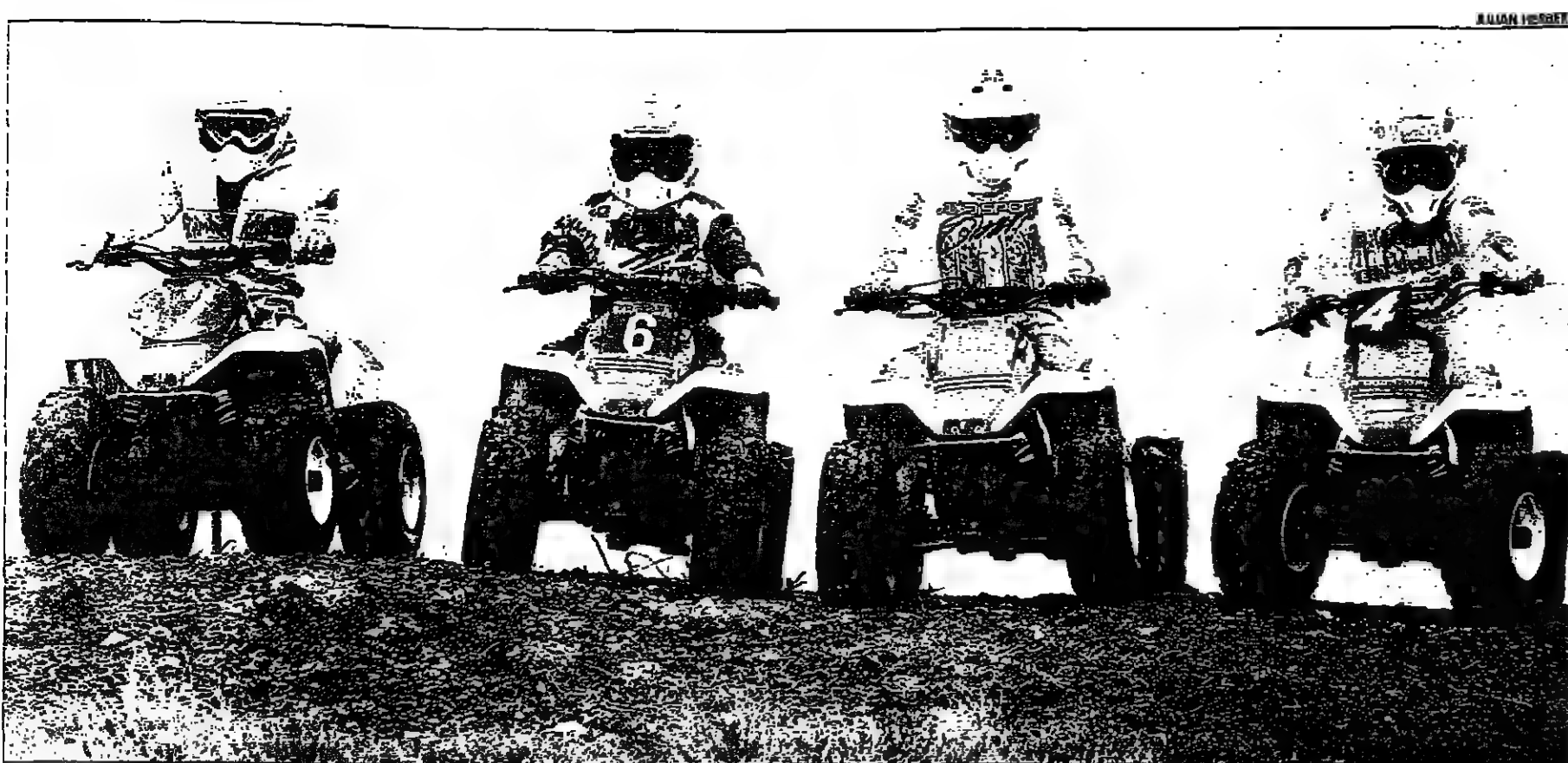
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SEALINK FERRY



Riding high and happy: four youngsters, kitted for safety, race their fat-tyred quad bikes at Priory Farm, near Basingstoke, Hampshire. Bikes like these cost £800

As a birthday treat, Tricia Kidd took a party of nine children, including her 12-year-old twins, quad motor bike racing (on four wheels instead of two). "They had such a wonderful time that none of them wanted to get off their machines at the end - including a rather shy little girl about whom I was initially rather worried," says Mrs Kidd, of Tonbridge, Kent.

When booking, Mrs Kidd checked that the 505 charge covered safety hats and insurance for the children. "When we arrived, there were two adult instructors and five teenagers, who explained how the bikes worked."

"The children started off by steering down a small hill without the engine on and progressed to whizzing through a mud-and-water track at about 10mph. We didn't have any accidents: in fact, I couldn't fault it," Mrs Kidd says.

Motor bike racing on quads is not the most obvious of safe pursuits for energetic youngsters aged from four upwards. But, according to Nick Rabat, who hires out quads for his circuit at the five-acre Stable Centre in Heathfield, East Sussex, where the Kidd birthday party was held, the centre has had only one customer injury (a broken arm) since it opened nearly two years ago.

Some parents may feel that one broken arm is one too many, but Mr Rabat says accidents can happen on any kind of bike. "In fact, quads are easier to ride than push bikes because there are four, fat-tired wheels to balance on. They can also be faster to learn on than a

Mini bikers rev up on circuit of thrills

two-wheeler bike. We are extremely safety-conscious: we use the Suzuki 500cc model, which can be governed to restrict the speed to no more than 15mph. And we have four adult supervisors, one of whom is qualified in first aid, for a group of up to nine children."

The children certainly love the sport, and there is a healthy mix of boys and girls - recently Mr Rabat entertained 17 Guides. The centre is also popular with children's charitable organisations from inner-city areas, which can get a special discount.

The Auto Cycle Union (ACU) says quad racing is becoming an increasingly popular weekend sport for all ages. Companies offering lessons in quad driving for four-year-olds and upwards are opening throughout Britain. There are lengthy queues for the bikes at amusement parks.

Some children get so hooked that they persuade parents to fork out £800 to buy a machine.

The trend for quads has spiralled since new sales of three-wheeler motor bikes were banned after a spate of accidents and court cases in the United States. Four-wheelers, the experts say, are safer because, unlike three-wheelers, they are less

likely to topple over on corners. Nevertheless, there are vital points to look out for before booking your child on a quad course. Instructors should be trained recognised schemes include those run by the Agricultural Training Board and the ACU.

Look out, too, for safety features on the machines, says Andy Pumfrey, the product manager for Suzuki, which has sold 7,000 children's quads (£799 for a 500cc model) in three years.

- The throttle should have a restrictor fitted so that the bike cannot go too fast: about 25mph would be plenty for a four-year-old.
- There should be a safety cut-out switch so that if the child falls off the machine will not career on.
- Ideally, there should be one adult running behind a child to ensure close supervision.
- A first-aiders should be present

and the rider adequately covered by insurance.

● Crash helmets must be provided.

The advantages of quad biking, apart from the speed thrill, include improved co-ordination. Mr Pumfrey says, "It can help children ride ordinary bikes without stabilisers, and even make them more dexterous in holding a pencil or playing the piano. And, hopefully, it will teach them to drive more safely when they have a motor bike or car in their teens."

Such benefits have been noted by Woodland Life-style Events, near Stowe, Buckinghamshire, which has a track for 500cc quad drivers aged four upwards. "We have four instructors for a group of eight children, who spend 20 minutes learning how the machines work before building up to about 5-6mph," says Steve Prosser, the marketing manager, who claims the centre has been accident-free.

We also stick to a flat track, which is simpler for children than jumps or driving through water." The Cobra Quad Club, at Basingstoke, Hampshire, has a 20-strong cadet class of eight to 16-

year-olds. "We lay out proper tracks for them in nearby fields so they can ride safely under supervision," says Linda Patton, the treasurer, whose nine-year-old son has an 800cc automatic-gear bike.

As an alternative to quad biking, there is mini motor bike racing on two wheels. Chiltern Young Riders, which operates near Amersham, Buckinghamshire, offers two tracks - an open field, and a quarter of a mile wooded beat with a shallow river - where children aged from four upwards can learn to ride during a five week course, which costs £55.

Riders are kitted out in impressive safety gear - from knee pads to shoulder pads - and taught by the centre's owner, Simon Newell (an ACU instructor), who opened the course after buying a bike for his nine-year-old daughter and finding there were few places in the area for her to ride safely.

Parents are frequently seduced by the sport. Colin Chester, a garage owner from Hillingdon, Middlesex, who is a regular at Chiltern Young Riders with his 12-year-old son, Sam, says: "Initially, I felt a bit embarrassed on a small bike, particularly since it took me two lessons to learn to ride (my son took 45 minutes). Now I think I serve as a good example to the kids because they see me take corners carefully. And it's good to share a hobby with Sam."

For details of quad hire companies, contact Andy Pumfrey at Heron Suzuki, 46-63 Church Road, Crawley, W. Sussex RH10 2XK. ● Cobra Quad Club, Linda Patton, 0344 776425.

Events

LONDON

- Royal Tournament: Annual military spectacular with a cast of 2,000. Earls Court Exhibition Centre, Warwick Rd, London SW5 (071-373 8141). Wednesday July 8-25. Various prices.
- London Transport tram anniversary: Archive films, slide lectures, the Fitcham train and a conductor's journey past-interpreters reminiscing about life on London trams during the second world war. London Transport Museum, Covent Garden, London WC2 (071-379 6344). Tomorrow 10am-5.15pm. £3.20, child £1.60, under five free.
- BAC children's cinema: Today's film is *Mary Poppins*, whose special effects still stand the test of time. BAC, 176 Lavender Hill, London SW11 (071-223 6557). Today, 2.30pm. £2.50, child £1. Annual children's membership £3.
- Summer Degree Show: BA Graphic Information Design Exhibition, which would be of interest to older children contemplating a career in the field. Polytechnic of Central London, 309 Regent St, London W1 (071-911 5000). Tuesday, Wednesday, 6-9pm.

NATIONWIDE

- Amberley Railway gala weekend: On the narrow-gauge railway line, special train rides, cavalcades, demonstrations plus vintage open-topped bus rides, railway lay out, craftsman at work. Amberley Chalk Pits Museum, Amberley, West Sussex (0798 831831). Today, tomorrow, 10am-5pm. £3.90, child £1.80.
- Alresford American Day: Sharpshooters, Apalachee dancers, majorettes, US army vehicles and cars, pony and railway rides, burgers and beans and a fancy-dress competition as part of the Independence Day celebrations. Watercress Line, Mid-Hants Railway, Alresford, Hampshire (0962 734200). Tomorrow from 2pm.
- Goodwin Sands and Dunes: Watch little terns and other birds and join the River Tees warden on a two and a half hour wildlife safari. Take binoculars if possible. Meet at South Gate, Paddies Hole, River Tees Valley, Cleveland. Tomorrow 2pm. Further information 0642 248155, ext 2460.
- Caerleon Adventure in Time: The Roman Empire. Guard mounted on the Roman Imperial Army in the amphitheatre. Children's activities at the museum include making Roman armour. Caerleon, Gwent (0633 423134). Performances today, tomorrow, noon, 2pm, 4pm. Museum open today 10am-6pm, tomorrow noon to 6pm. £2.50, child £1.50.
- Chester Minsters for the King in 1475: Troops prepare for Edward IV's campaign against the French with an encampment, drill, armour, cannon, tradesmen, mummies, a priest and period cooking.

Beeston Castle, 11 miles southeast of Chester (0529 260464). Today, tomorrow, from 11am. £3, child £1.50.

□ Duxford classic fighter show: Two-day event commemorating the fiftieth anniversary of the arrival of US forces in Britain. More than 35 historic aircraft will be in the air, including the P-38 Lightning and B-17 Flying Fortress. Imperial War Museum, Duxford Airfield, near Cambridge (0223 835000). Today, tomorrow, Gates open 10am.

□ Gloucester gathering: A double anniversary celebrating 200 years of the Gloucester and Sharpness canal and 150 years of the River Severn navigation with 100 sea-going river and canal craft expected. Children can try canal digger driving, making water "beasts", rowing and canoeing. Gloucester Docks, Gloucester. Today, tomorrow. Further information, 0452 311192.

□ Howe on the 4th of July: Marching bands, aerobic and martial arts displays, square dancing, fancy-dress, arena events and competitions and an evening concert. Howe Town Hall, Howe, East Sussex. Today 10am-6pm. Admission 50p. Concert from 7.45pm. £2, child £1.

□ Lancaster midsummer meanderings: An 18th-century themed walk through the city with costumed guides, culminating in a quayside



Action man: ready for duty

pub with competition for parents and older children. Meet castle's John O'Gaunt. Gateway, Lancaster. Today, 7pm. £1, child 50p. Further information 0524 582394.

□ Woburn trials: Sheep dog qualifying trials for the Woburn Trophy at Britain's largest drive-through game reserve. Woburn Wildlife Animal Kingdom, Woburn, Bedfordshire (0525 290407). Tomorrow, 11am onwards. Fully inclusive ticket £7, child £4.50.

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ARE you a single, American girl? I'm 34 years old, successful, confident, fun, intelligent, single, looking for a serious relationship. Please reply to Box No. 9270.

ATTRACTIVE lady, 34 years old, successful, confident, fun, intelligent, single, looking for a serious relationship. Please reply to Box No. 9270.

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GENTLEMEN

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EXECUTIVE CLUB

Tomorrow, Sunday 5th July, at Xenon's 198 Piccadilly, we hold another of our exclusive Mayfair single parties. Cocktails prior to the Sigma Sigma Quartet followed by full buffet and dancing. Selected singles for the night by ticket only. £18. Call 0832 490990 between 4 & 6 pm for bookings. Public never admitted at the door.

For details of our other parties call 081 782 2033 (24 hours). For details of our Executive 1101 introduction service call 071 487 5088 (24 hours).

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AMERICAN GENT

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TO GET someone special in your life

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Where there's muck, there's an improving lesson

FARMER'S DIARY: PAUL HEINEY

Please do not accuse me of being lazy when I tell you that this year we have hired a machine to dig out the overwintered muck in the horse yard. Last year we did the job with a horse and a tumbler. This year I couldn't, for two good reasons. The first is that having had an intensive week of gathering the hay and building the haystack, I have developed a complete aversion to pitchforks. I have only to see one lying in the corner of the barn for my legs to itch the way they do after a long session in muck-laden hay. I also break out into the same dampening sweat that overpowers me as I fork bundle after bundle of dried grass high on to the wagon in an atmosphere so hot and humid that I might as well be farming in a pressure cooker. So I am chicken-ing out.

The other reason is that last year I had the company of an amiable

visiting Quaker, who laced each working hour with inspiring reflection and whose enthusiasm to dig his fork ever deeper and fling the muck even higher was fed in some way by his inner peace of mind. I have never seen a happier man on the end of a fork. Alas, he is not around this year and the thought of three days up to the knees in muck with less inspiring company (of which there is plenty) did not appeal. So the digger arrives on Monday.



To organic farmers, who waste not and want not, the composting of muck is a great display of faith, and the handling of it from the yards a significant sacrament. I shall be observing the digger driver, and if I find he is not taking the job seriously or making ribald comments, I shall have him off the farm and the horse between the shafts before you can say, "Gup". But if you are not a muck-lover, then I doubt that any words of mine will convert you. I could describe to you the darkness and the fibrous texture of muck when it is at its very best: when the smell is pungent but not obnoxious, and the colour as rich as purest chocolate. It has a life force of its own, does muck, which makes it sing on the end of the tines. It is at its worst if wet and flowing, more like stew than sponge cake; then the smell is rank and sharp, and as the dollops fly through the air they are to be avoided, as they give off devastating blobs of depressingly filthy liquid



that will be with you a week if one happens to fall on your lips. But despite the odd drawbacks, once a muck man always a muck man. I have read recently of the vendor of a minor stately home

who was happy to leave his mansion but did not finally go until he had removed the muckheap. The Prince of Wales is a muck man too. He has been speaking publicly on the need for dices to

compost their muck rather than waste it. The end product could then be used to revitalise the hungry soil that intensive farming has beaten into submission.

So perhaps the time is right for some really dirty talk. I am indebted to David Stickland, an eminent organicist, for a filthy solution to an increasingly pressing problem. It is becoming apparent that the negotiated reforms to the Common Agricultural Policy will not reduce surplus production in the long run — farmers and scientists are simply too clever. Tell them to farm less land (they are being told to put 15 per cent into set-aside) and the farmer simply farms even more intensively on the land he is left with, aided by the scientist developing ever more abundant crops. You are soon back where you started. Mr. Stickland's idea goes like this: instead of offering cash not to use land, offer a subsidy to farmers

who make use of organic fertilisers. Subsidy would help because the trouble with ordure is that it is like an elderly relation who insists on travelling first-class: expensive and troublesome to move around. Yet if we could organise ourselves into getting it cheaply from where there is excess of it — the towns — out to the fields where organic matter is in desperate short supply, then everyone would be happy.

It seems to me verging on the criminal for tons of organic matter to be tipped, buried and forgotten. A well-mucked field is a healthy field: even the most intensive of growers do not deny it. I commend action on this to Mr. Gummer, who could yet make British farming history. And headlines, too: though at least one would not doubt read "Gummer tips the farm". But we must all suffer for organic principle. I have done my bit. Now it is his turn.

Piety on pilgrims' progress

Russell Chamberlain joins the faithful on a journey to Haddington

The huge rise in the number of pilgrimages in our supposedly irreligious country is probably the result of their authenticity, satisfying the perennial human desire to travel but with a purpose. Surfed with synthetic "heritage" themes, we discover a sense of genuine historic continuity in using the prayers that our predecessors used for more than a millennium, in looking at ancient buildings with the eye of neither Sir Nikolaus Pevsner nor Walt Disney but with an awareness of a psychic potency that has brought them back to life after centuries of oblivion.

Doyen of them all is, of course, Walsingham, with its 250,000 pilgrims each year. But the most extraordinary revival is surely the Whitkirk-Haddington pilgrimage in Scotland. Extinct since the 1540s, revived by a Scottish earl, walking the tightrope in an area of fierce religious differences, the pilgrimage has boomed from the 30 or so who visited the shrine in 1971 to about 3,000 this year.

The pilgrimage has a curious dual centre, the product of the Borders' turbulent history. Whitkirk, set on the undulating green plateau a mile or so from the peerless East Lothian coastline, is a tiny village of about 40 people. In the 15th century its Marian shrine had a European reputation, with the village playing host to as many as 15,000 pilgrims. Destroyed by English sea-raiders in 1556, the shrine was moved six miles inland to Haddington and was subsequently re-established as the Altarage of the Blessed Virgin and the Three Kings in St Mary's church, which was

rebuilt in the 1450s after destruction by the English. In the 1540s there occurred that systematic vandalism, largely ignored by the English and widely known to the Scots as the "rough wooing", when Henry VIII tried to persuade his neighbours to hand over their infant Queen of Scots as bride for his sickly son, Edward. The choir and transepts of the great church were reduced to a roofless ruin and remained so until the 1970s, when a programme of restoration was put in hand.

At about that time, Patrick Mahtland, the MP and one-time foreign correspondent, became the 17th Earl of Lauderdale and found himself the custodian of an ancient, neglected — and legally separate — part of the church, known as the Lauderdale Aisle. Here Mahtlands and Lauderdale had been laid to rest since the early 16th century.

Lord Lauderdale — now in his 81st year — decided to turn the Lauderdale Aisle into an ecumenical chapel, reviving the ancient style of the Altarage of the Blessed Virgin and the Three Kings.

As Hereditary Beator of the National Flag of Scotland and Guardian of the Shrine of Walsingham, the earl knew the value of symbolism. The carvings on the shrine are the work of Anton Wagner of Oberammergau, a German prisoner of war who made his home in Worstead in Norfolk, where he follows his traditional skill. The fact that his three kings are in kilts has historic justification, for they are influenced by an early 15th-century "Adoration of the Magi" in Aberdeen.

Finally, as a wartime foreign



Love feast: the congregation meet and talk at the agape among the graves and headstones of St Mary's churchyard in Haddington, East Lothian

correspondent for *The Times* and the *News Chronicle* and as the former MP for Lanark, the earl knew the value of publicity and how to involve even those who might be in sympathy but lacked formal religious belief.

So I found myself on a coach, with 22 others from the South East, roaring north along what used to be the Great North Road and is now the prosaic A1(M). As I looked at my companions in the luxurious coach, a friend's caustic comment came to mind. "Pilgrimages? Package tours with a theme." She was right in a way, but it was probably always been so even in the so-called "Age of Faith". None of Chaucer's pilgrims wore the prescribed sober costume of scrip, staff and habit: some even dressed in mode and it is impossible to imagine the rumbustious Wife of Bath or the drunken miller engaged in anything but a knees-up. But they had a common purpose, subsuming individual differences, like all those in this ultra-modern coach.

Most groups visit other sites, as we did for evensong at St

Peter with St Cuthbert at Monkwearmouth, in County Durham, that extraordinary Saxon survival in the industrial wasteland of Jarrow. It would still be recognised by the Venerable Bede, whose home it was.

But the focus was St Mary's church in Haddington, elegant, cathedral-huge on the banks of the strapping Tyne, here a shallow sparkling stream. But large as the church is, by midday people were already standing shoulder to shoulder as event succeeded event throughout the day: blessing of the sick (miraculous cures have been reported); a pilgrims' progress; an Israeli dance. The high point was the ecumenical celebration, a combined Roman Catholic mass celebrated by a bishop in full splendour of canonicals, and the Lord's supper, celebrated by the Presbyterian minister in sober black and white.

Passing me, Lord Lauderdale spontaneously put his arm around my shoulder, beaming. Irresistibly, I was reminded of Addison's Sir Roger de Coverley as he

threaded his way through the vast congregation which was there, very largely, through his actions: stopping to speak, to look, to sing, wholly involved.

But the most poignant moment was one of which I had had the deepest suspicion at the beginning, the agape or

love feast — in fact, a picnic in the churchyard in which hundreds took part. Intolerably arch in prospect, it seemed the most natural thing in the world as I found myself seated on a tombstone, eating, drinking, talking with three ladies from Northumberland, a

docker from Glasgow and a Franciscan whose friary was above a fish shop, and who worked "in the world" as a male nurse, contributing his salary to his tiny community. For the first time agape was more than an archaic, technical term.

WINE COMPETITION: WIN A SHARE IN A QUALITY FRENCH VINEYARD

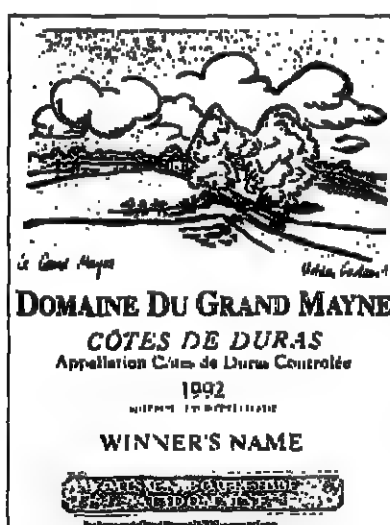


HERE is your chance to become a vigneron and drink the wines from your vineyard until the vintage of 2002. *The Times*, in association with WineShare, is giving readers the chance to own 150 vines for ten years at the Domaine du Grand Mayne, in the Côte de Duras Appellation Contrôlée district of France. These vines will produce up to 30 cases of wine every year.

This quality wine-producing area borders on the Bordeaux Appellation and its wines are made from classic Bordeaux varieties — cabernet sauvignon, cabernet franc and merlot; sauvignon blanc, semillon and muscadelle.

Your first year's produce, the 1992 vintage, will be picked this autumn. The wine will be made and shipped to you, free, next spring by WineShare. You will receive 30 cases (360 bottles) of wine — red, white or both according to your taste. The bottles will be labelled with your name.

As part of the prize, the winner and a partner will visit the vineyard this autumn, flying to Bordeaux with other vigneroners for an exhilarating long weekend in the French countryside. At the



Personal touch: the domaine label

vineyard, you can help pick the grapes and eat and drink in style among the vines in the *chais* where your wine will be gently fermenting. The weekend will include visits to the surrounding vineyards of Duras and the Bordeaux area, with plenty

of opportunities to try the local cuisine and, of course, the different wines.

Ten runners up will each receive one year's lease on a 50-vine row at Domaine du Grand Mayne and the produce from these vines — ten cases from the 1992 vintage, labelled and delivered free to your home by WineShare.

How to enter: answer the question below and keep a note of your answer. A further three questions will appear on Monday, Tuesday and Wednesday. Having answered all four questions, send your answers on a postcard with your name, address and daytime telephone number to: *The Times*/WineShare Competition, 5 Britons Court, London, EC8B 6NG.

QUESTION 1

What are the names of the two large rivers to the north and south of the Côte de Duras area?

Rules: The competition is open to all UK residents aged 18 and over. Employees of *The Times* Newspapers Ltd, WineShare, their families or agencies are not eligible. Entries must be received by Monday July 20, 1992. Winners will be notified by Friday July 24, 1992. The editor's decision is final. Times competition rules apply, available on request.

Wine growing without the worries

BUYING a French vineyard and drinking your own wine is for most people a romantic dream. It is not just the cost, and the risks of the operation, but the realisation that even long-established viticulteurs are drowning in their own wine lake. Surely there has to be an easier way of making a living.

Andrew Gordon is one of the few who has beaten the odds. He owns an 80-acre vineyard in the Côte de Duras, produces a quality wine which sells out each year. How? Through forming an enterprise called WineShare in which wine enthusiasts lease rows of vines they can call their own. Subscribers, who pay a basic £150 a row, guaranteed for ten years, get the product of their grapes — 30 cases a year of appellation contrôlée Côte de Duras.

Allowing for cultivation, wine-making, bottling, duty and delivery, the end cost is about £3.50 a bottle. But the real attraction is being involved in wine growing without the day-to-day worries.

Even with 20 years' experience in the wine trade, and a successful importing business, Mr Gordon took a huge risk when in 1985 he bought the Domaine du Grand Mayne. What vines there were looked ready for the bonfire, and the house which came with the property was missing a roof. But the soil was good and the domaine was blessed with *droits de plantation* for wine, a permission permitting the esteemed appellation contrôlée.

Money was found to restore the house and to hire a manager — Michel Coutin, a young enthusiast who studied at the Oenological Institute in Bordeaux and



Leaseholders dine at Grand Mayne

the University of California, where he acquired a contempt for sloppy farming. Oddly, money became a problem only when the domaine showed promise of success. To fulfil that promise, the project needed more resources. Enter Ivor Samuels, a marketing man, who came up with the idea of a WineShare leasing.

The scheme started slowly. The peculiarities of French law required a marketing company to be set up in Britain (the alternative was to ask every new lessee to travel to France to sign up in the presence of a notary). Then there was the challenge of attracting a sufficient number of wine-lovers with money to spare. A direct mail

shot failed. It was only when the wine correspondents began to show an interest that business picked up. Today WineShare has nearly 1,000 members.

Harry Jackson, a retired sales manager, who was one of the first to sign up, says: "There is an impression that you have to be in the upper income bracket to enjoy quality wine. It's not true. Like most good things in life, wine is affordable if you take an interest in what you are buying."

Mr Jackson opts for the red Grand Mayne, a blend of merlot, cabernet sauvignon and cabernet franc, matured in oak barrels. He can also choose the same mix of grapes fermented in galvanised steel vats. If he wants a white, he can select a blend of sauvignon blanc and semillon, a crisp and fresh wine.

WineShare members visiting the domaine can rent a five-bedroomed farmhouse, with a swimming pool, and from January 1993 there will be an added incentive to go there: those who collect their wine will be able to bring it through customs duty free. WineSharers are kept up to date on such matters with a twice-yearly bulletin.

Mr Samuels is enthusiastic to expand the scheme. "We should think about moving into Provence," he says. It is easy to see the way his mind is working. Château Côte de Duras, perhaps?

BARRY TURNER

Times readers who subscribe to WineShare qualify for a 10 per cent discount on the first year's rental. For details write to: WineShare, 46 Longley Road, Tooting Graveney, London SW17 9LL (081-672 9967), or *The Times*.

Britain to turn Europe green?

Feather report

Fact one: Britain has assumed the presidency of the European Community. Fact two: Britain has the largest wildlife conservation organisation in Europe, the RSPB, with nearly a million members. It is the ideal time, then, for the EC to make a Great Leap Forward.

A green Europe is within Britain's grasp, and there is a huge desire for this among the wildlife-loving British people.

The room for improving Europe's record on the environment is huge, and should start with a reform of the Common Agricultural Policy: "The CAP has been one of the most destructive influences on the wildlife of the Community," the RSPB says in a tough document, released yesterday, entitled *Greening Europe: The RSPB Environmental Vision for the European Community*.

The CAP has been built around the standard bureaucrat's view of the countryside: agricultural land is a private factory, food production for the use of. No people, no insects, no birds, no life at all.

This is all wrong, whether you are a human or a bird. We are losing our sanity and our birds. The lapwing, for example, is in the middle of a long decline, mainly because the wet meadows where it breeds have been ploughed up. Lapwings are a part of old England. Their old name is peewit: a



Threatened: lapwings, our most aeronautical show-offs

name for the call that was once part of the countryside. We hear it much less now.

Lapwings are the most aeronautical show-offs in Britain. The reference book *Birds of the Western Palearctic* breaks the display flight into the following phases: butterfly flight, alternating flight, dive, low flight, ascent, high flight, vertical dive, and back to alternating flight.

Alternating flight is a wonderfully eccentric kind of wig-wag: the sort of thing to win the heart of female lapwings. But the CAP is against lapwings and the butterfly flight.

There are many obvious steps that need to be taken with the CAP. The RSPB rec-

ommends that compensation to farmers for price cuts should be conditional on them protecting the environment: measures to restrict production should be tied to the recreation of wildlife habitat, and so on.

But the main thing needed is a change in thinking: an understanding that the environment must become a first thought not afterthought, tagged on to keep us quiet.

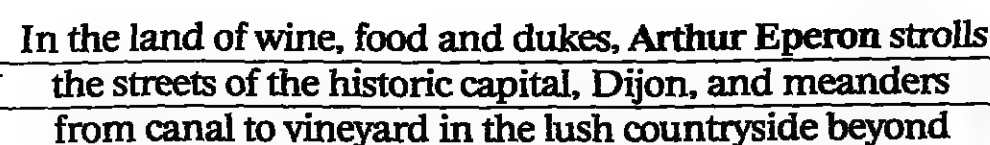
Large projects are regularly set up by the EC's structural funds. Examples include river diversions and fish-farming in Greece, at the cost of important bird-watching wetlands, and huge irrigation schemes in Spain, which are wiping out the habitat of the extraordi-

- A coherent network of protected sites.
- A ban on wildlife trading.
- Preservation of its fish stock.
- Cleaning up of water resources.
- Sustainable coastal management.
- A sane transport policy.
- Reduced energy demands.

But all these require one thing: a realisation that the environment is not a side issue. It is a priority. More than a change of legislation, we need a change in thinking. This is something Britain can provide: and it would be the greatest possible service to the entire European Community.

SIMON BARNES

Simon's about: *Birders — look for wildfowl going into summer moult; birds scrub and flightless. Twitter — brown flycatcher on Fair Isle; broad billed sandpiper at Cleve, Norfolk. Details from Birdline, 0898 700222.*



Bignor, Pulborough RH20

PHOTOGRAPHS BY ROS DRINKWATER



Scene: the busy old city of Auxerre, beside the Yonne river, where the Gothic spires of churches rise above ancient rooftops; when you tire of water, stroll the tree-shaded boulevards

ards which encircle busy narrow streets running down to ancient warts on the Yonne, and the beginning of the Nivernais canal. The Canadu Nivernais is one of France's prettiest waterways, runs through the Burgundy, d swivels to Decize. Even a N6 south from Auxerre is delightful. A Avallon, but do not right or Vézelay, where the most heathen would say feel; twinge of faith in a historic basilica of Ste Madeleine, where St Bernard reached the second crusade in 1166 to Louis VII; Richard the Lion and Philippe Auguste, sworn enemies, set out together for the Third Crusade; Thomas à Becket hid as a fugitive; and St Francis of Assisi learned his first monastery in France. The poet and novelist Prosper Mérimée saved it from ruin, and Viollet-le-Duc restored it as he had done Notre Dame in Paris. But its beauty

did not discourage the architect Le Corbusier, who lived in Vézelay, from covering so much good land with piles of concrete. Vézelay overlooks the Morvan regional park, a land of forests, heath, rivers still rich in fish. The well-worn Côte d'Or wine route from Dijon passes through or near so many great wine villages that it becomes impossible to see them all. I like to stay in one for a day or two and visit others. Nuits St Georges is pleasant, inexpensive and convenient. Down the road is Vosne-Romanée. Beyond is Clos de Vougeot, where the successors to the Cluny monks, the Confrérie des Chevaliers du Tastevin, succeed in preserving its cloistered calm despite showing around relays of tourists. Meursault is friendly, unassuming and bright. Though the Comtes de Moucheron have gone from the châteaux after living there since the 16th

century, the new owners, Patriarche de Beaune, still keep the great cellars stocked with 500,000 bottles and 2,000 oak casks, and open them to visitors every day from 9.30-11.30am and 2.30-5.30pm. The treasures and wines of beautiful Beaune are only 8km away, to be visited from October to May when the crowds have gone. Puligny-Montrachet is 6km from Meursault, Auxey-Duresses 2km — three of the world's best white wines within 6km of each other. There's a lovely drive on small roads through vineyards and hills from Tournus to Mâcon, passing near to the remains of Cluny's great abbey. Then you are in Beaujolais, a land of hills packed tightly together, with little valleys threaded with streams and twisting, narrow roads made for cars rather than carts. Its villages are mostly just hamlets with a handful of red-roofed houses and a church. Burgundians love celebra-

tions, carnivals and festivals. Most renowned are the festival called Les Trois Glorieuses, the Hospice de Beaune wine auction, the banquet of the wine brotherhood, les Chevaliers du Tastevin, in Clos de Vougeot, and the Paulée at Meursault, to which each wine producer brings two bottles of his best wine. But these are for vignerons and their guests. The best party for everyone else is St Vincent Tournaite at the end of January, when the patron saint of winemakers moves house from one wine village to the next. After a procession through the vineyards and the decorated village chosen as his new home and mass in the church, the cellars open. A special St Vincent wine is offered. You buy a crested Burgundy goblet for FF22, then you can fill it and refill it free for two days amid dancing and feasting. That is Burgundy. Next week: the Atlantic coast

WHAT TO BUY

Burgundy's shops have delicious charcuterie, cakes, pastries and chocolates. Famous for *pain d'épices* (honey cakes), *crème de cassis* (blackcurrant liqueur) and *cassissines* (sweets made with cassis) is Mulot et Petitjean, 13 place Bossuet, Dijon (80 30 07 10). Also Michelin, 36 rue Liberté (80 30 48 50). Snails come from Escargot de Bourgogne, 14 rue Bannier (80 30 22 15). When the Duke of Burgundy entertained the King of France in 1336, 70 gallons of mustard were consumed at one meal. It was grainy in those days. The company Grey-Poupon, founded in 1777, smoothed it and used white wine instead of vinegar. You can buy both sorts in their Dijon shop at 32 rue de la Liberté, on the corner of rue Chapeau Rouge (shut Monday), still run by the family. Simone Porcheret has her wonderful cheese shop and manuring cellars at 18 rue Bannier. The strong Epoisses cheese is at its best in Fromagerie Berthaut in place-de-Fort, Epoisses, 12km W of Semur-en-Auxois. Charcuterie including saucisson cru and andouille de Clamecy is worth seeking in the Morvan or Vézelay. Throughout the wine villages, vignerons offer degustations (tastings) but not of the greatest Burgundy wines. A respected cave for buying wines of several leading wine-makers and négociants is Denis Perret, 49 rue Carnot, 21200 Beaune (80 22 35 47). Cave Exposition de la Reine Pedaque, Porte St Nicolas, 21200 Beaune (80 22 23 11) has a good selection of wines to taste and buy in ancient caves containing hundreds of thousands of bottles, including Mâcon and Beaujolais (English spoken).



Tempting trifles: vinous antiques in Beaune

WHAT TO DO

A network of 1,200km of rivers and canals navigable by pleasure boats, and big man-made lakes such as the great Lac des Settons, have made boating and fishing important pastimes in Burgundy. A booklet "Boating Holidays in Burgundy" from Comité Régional de Tourisme BP1602, 21035 Dijon Cedex, France (80 50 10 20) or bigger local tourist offices gives a full list of boat-hired companies, cruise barges, and organised boat rides. More than three-quarters of the excellent fishing in Burgundy is in the Nièvre département. Information from Fédération Départementale, 7 quai de Mantoue, 58000 Nevers (86 61 18 98) or local tourist offices. Horse-riding is particularly popular in the Morvan. Contact Services Loisirs-Accueil Nivernais-Morvan, 3 rue du Sort, 58000 Nevers (86 59 14 22). For horse-drawn caravans: Les Quatre Chemins, 25 rue aux Rax, 71400 Autun (85 52 07 91) and Arie Bourgogne Morvan, 9 Grande Rue, 89120 Charny (86 29 40 19). Marked long-distance walking routes GR7 and GR76 passing through Burgundy meet SW of Beaune near Meursault. Morvan has superb walks. Tour descriptions and maps from Maison du Parc, 58230 St Brisson (86 78 70 16).

HOW TO GET THERE

● Roads: From Calais/Boulogne: A26, A1 to Paris. A6 from S of Paris by Auxerre to Beaune. For Dijon turn onto A38 at Pouilly-en-Auxois, 37km from Beaune. Le Havre-Paris by A16 via Rouen. Route via Reims and Champagne: Calais/Boulogne-Reims by A26, A4 to Châlons-sur-Marne, N77 to Troyes, N71 to Dijon. ● Air: Air France or British Airways Heathrow-Lyons, then train to Mâcon, Beaune, Dijon, etc. TAT (book through Air France) Paris Only to Roanne (SW of Mâcon).

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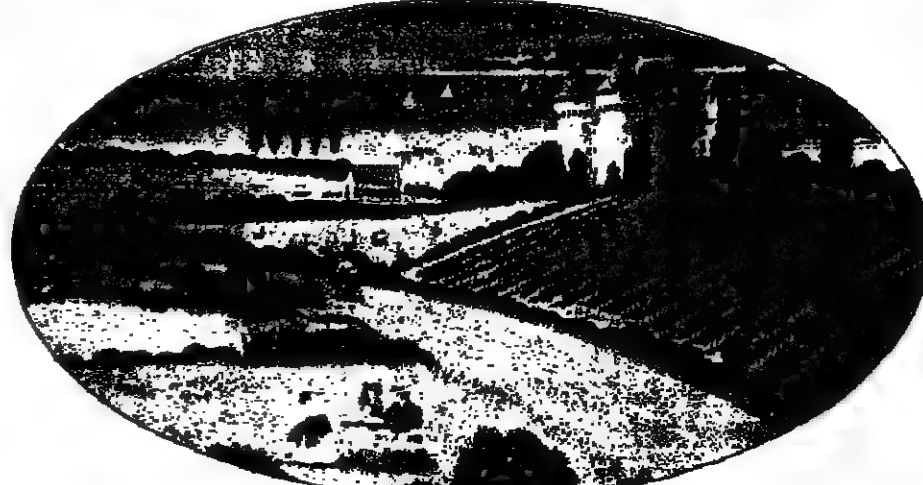
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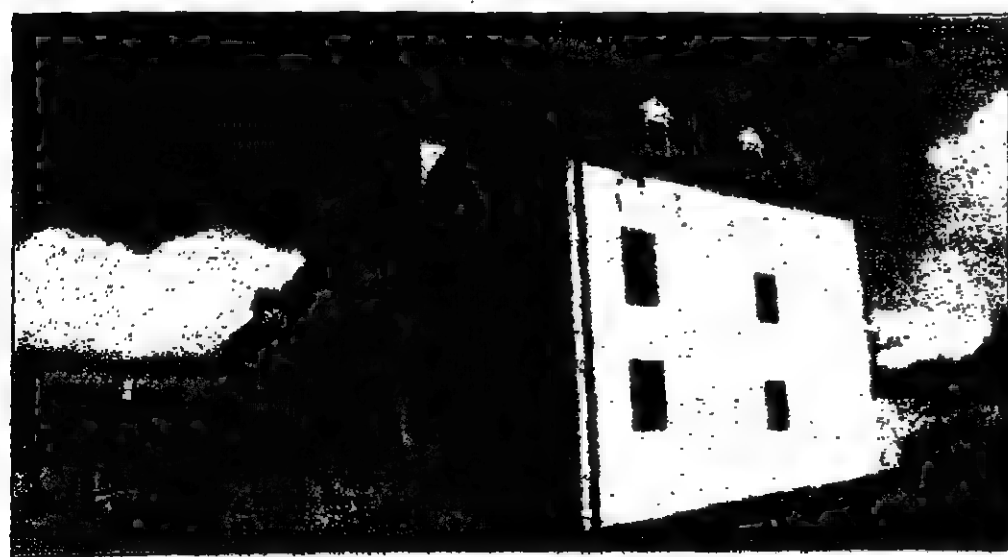
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- et: Grand Minarque, 33 rue (86 70 2173). Lively Burgundy's western border.
- anette, 7 rueVoisot, 21220 (40). Villagers of wine
- ple rooms, burgundian
- neals.
- ne, 8km S by N6): Château
- loire (85 37 2 04). Pretty old
- rooms.
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- La France de Villages
- farm, Rattlesen, Bury St
- 737678). Blaks Holidays.
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- RDQ (07987 43).

Watch grapes grow



Fit for a duke: this fully renovated manor house is for sale at £200,000, with an acre of land

PROPERTY

There are vast areas of Burgundy waiting to be discovered; mile upon mile of unspoilt rolling countryside, dotted with woods and streams and tiny hamlets full of traditional stone-built farmhouses (with good cellars, naturally). The prosperity of the area is reflected in its houses. The roofs of the old Burgundian houses are steeply pitched and covered in colourful ceramic tiles, arranged in geometrical patterns. The living quarters, built above stone-vaulted cellars, are approached from outside by a stone staircase often leading to a covered terrace, known as a *galerie Maconnaise*. Property in this area covers a wide range. A comfortable renovated house in the wine-growing area of the Côte d'Or around Beaune, the richest town in France, where the best wine is produced, is not going to be cheap. There is little available here for under £60,000. Prices are lower in the south, away from the main vineyards

and beyond the wild forests and lakes of the Morvan, in the warm valleys where the white Charolais cattle are bred. A barn or a small farmhouse needing renovation can cost as little as £10,000 in the more remote parts. Some of the best property buys are to be found around the medieval town of Cluny, about ten miles northwest of Mâcon. The countryside is pretty and pastoral and it is still possible to find a dilapidated farm cottage on half an acre for under £15,000. At that price it is unlikely to have electricity or mains water and will need total restoration. A renovated one-bedroom stone house in a hamlet a few miles from Cluny, with fitted kitchen, shower-room and WC, a beamed living area with open stone fireplace and a small garden is currently for sale at £28,000, through agents Barbiers.

The same agent is asking £19,500 for a traditional farmhouse, with a large attached barn and stables, needing renovation. Modernised, the same property might fetch £50,000, with a good chunk of pastureland. The range of hills to the west of the Rhône valley, south of Mâcon as far as Lyons, is the area of the Beaujolais. Due to its close proximity to Lyons, France's second largest city, property prices are high — at least twice the price of areas of Burgundy to the north. The best time to see Burgundy is in early summer when the vines are in bloom, or later when the grapes are ready for harvesting. Winters are damp, often foggy, and the vineyards look decidedly scrubby — a factor worth noting if you intend to settle in a wine-growing area.

CHERYL TAYLOR

● UK Agent: Barbiers, 427-429 North End Road, London SW6 (071-381 0112)

Castles in the air come down to earth

The dream of owning a château has backfired for many.
Rachel Kelly reports on a trend towards moderation



There was a time when any old château would do. Sprawling 19th-century Gothic ones, 15th-century fortified ones, even completely ruined ones went in the Gaudere British rush to buy any kind of château during the 1980s.

The prices were hard to believe. Fifteen bedrooms and a fireplace with the original coat of arms engraved on the mantel — for £150,000? Never mind the rotting roof. The money spent on restoration would easily be recouped. The only way prices ever went up was, as any property buff could tell you over Fulham dinner tables.

The belief was mistaken. French property prices do go up, but soberly, reverently and in line with inflation. So do maintenance costs, which have often proved far higher than expected for the 1980s château-owner. Restoration costs are rarely recovered.

An older, wiser château-buyer is now emerging. He steers clear of the 15th-century fortified castle (with the words "in need of complete refurbishment and modernisation" slipped discreetly at the end of the particulars). Not for him the 19th-century pile with "23 bedrooms". Châteaux built like sand-castles? No thanks.

Enter the mini-château: a small, manageable, 18th-century, symmetrical, accessible home with a sensible roof. The château might typically have a small park, perhaps eight or ten acres, and seven or eight bedrooms. It costs about £250,000 but prices are edging up as demand increases and the supply shrinks. The house has modern conveniences, with a modern fitted kitchen and ample hot water, yet retains all its original features: old beams, magnificent fireplaces, carved wood panelling and sweeping staircases. These are known as *gentilhommières* and are selling like hot cakes, unlike their more unwieldy brethren, according to Frank Rutherford, from the Chelsea estate agency Rutherford's (071-351 4414), which specialises in selling châteaux.

"This is the ideal that people now want," Mr Rutherford says. "Ten years ago people were château-mad. They couldn't believe what they could buy for their money. They were less interested in the château as such than trading up into the château class. They bought all sorts of buildings, often far too big. Now those châteaux are back on the market, as people who overspent on restoration try and get their money back."

But a new generation of buyers is not making the same mistakes. Instead, they want a property which matches their lifestyle and purse. Even mini-châteaux, they realise, are châteaux — that is the

apartment in Paris. She wants a *gentilhommière*, but one which is close to Paris.

Typical of the new, discerning buyer is Carol Simpson, a 49-year-old company director with two sons, both chartered surveyors, aged 22 and 24. She is looking for two châteaux. The first is for herself and her family; the second will be a larger château with about 22 bedrooms to convert into a management training centre, an offshoot of her successful training centre in Devon, the River Dart Country Park and Residential Centre. Conversion to business use is the only future for the larger château, she says.

"For the family, I am looking for something with about eight bedrooms, for about £300,000," she says. "I am happy to spend a bit on converting extra bathrooms and putting in a good kitchen, but I don't want to have to devote my life to restoration."

The trouble with larger châteaux is the roofs, she says. "There are these dear little nurseries with lead gutters, but they leak hopelessly. They cost a heck of a lot to repair."

The French countryside is littered with those who bought big and now regret it. Ken Herbert is selling his 12th-century château in the Loire valley, which he bought two years ago for £90,000. He has poured £900,000 into restoring it. With another £400,000 it would have become the 40-bedroom hotel of his dreams, but Mr Herbert's British business faltered and the château is now on the market for £500,000 through Waterside Properties (081-944 0400). A new owner would have to spend £25,000 tidying up the grounds, which are a building site, and another £100,000 if he were to turn it into a hotel.

Beware of restoration costs when considering something like the 19th-century pile in Languedoc-Roussillon pictured right, on sale through Waterside Properties for £330,000. It needs new plumbing and wiring.

Those searching for something in the more manageable category could consider a château for sale in Calvados, near Bayeux. It fits the manageability bill perfectly, Mr Rutherford says: "It is rather like a Queen Anne mansion in the home counties." But at £210,000 it is

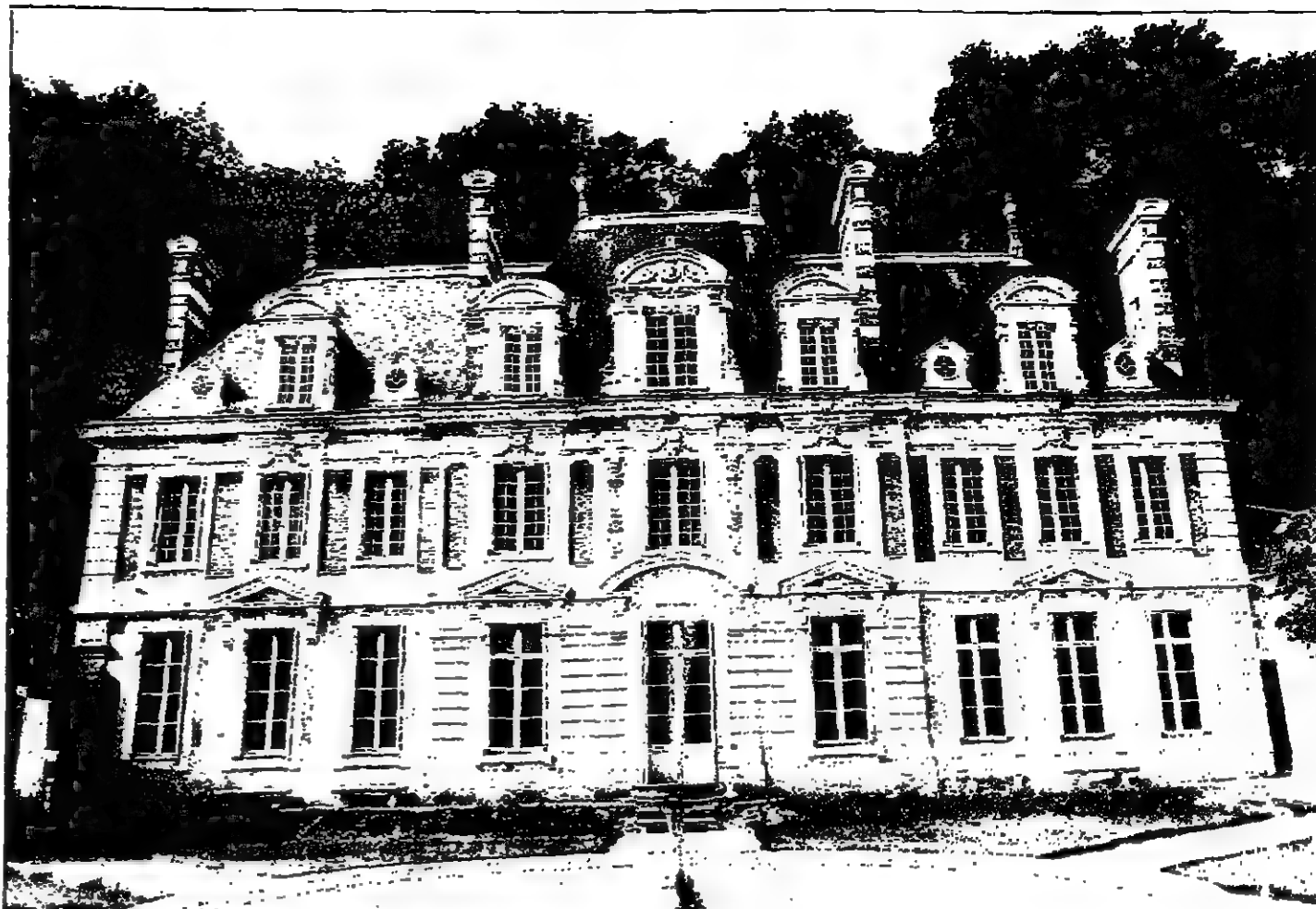


Selling up: the Steadman family

point after all — and cost a franc or two to run. The new château-buyer keeps a steady eye on running costs. Any prospective owner should tot up heating, electricity, water, rates, and travel costs to and fro, which mount with alarming ease. What is the use of a ballroom if you cannot afford the dance? Far better a mini-château where all the rooms will actually be used.

Mr Rutherford identifies a new British buyer. Somewhat older than his 1980s counterpart, he tends to be a successful executive in a large company. He has older children and wants somewhere with a view to retirement. He needs to be close to an airport, though not necessarily close to Paris, unlike his French counterpart.

"The *gentilhommière* is also very popular with the French," Mr Rutherford says. "Old families can't afford to keep their châteaux, particularly because of the Napoleonic code which means that a château inheritance is split between all the children. A modern French wife doesn't want to run a house with a large staff, miles from her



Grandiose but manageable: Château Malitourne in the Loire, only one room deep, has eight bedrooms and has been fully restored



Imprecise: large properties can require expensive restoration

much cheaper. Also on sale through Rutherford's for £260,000 is a château in the Creuse department, near Limoges, north of the Dordogne.

With 14 bedrooms it is a bit too large to qualify as a mini-château, but the château's owner, Amanda Soden, has got running the house down to a manageable art. One

wing can be closed off and rented out and so can a cottage in the courtyard. When Mrs Soden's four children and three stepchildren come to stay with their families and friends, the house fills up pretty quickly, she says.

The interest in both châteaux has been considerable. Mini-châteaux are here to stay.

All mod cons in grand style

CHATEAU Malitourne in the Loire (above) combines grandeur with manageability. Though its facade is imposing, it is only one room deep, with four bedrooms on the first floor and another four in the attic. The house has been rewired, re-plumbed, repointed, and repainted. "It is fully restored," says its owner, the architect Christopher Steadman, aged 45. (left), who bought the house four years ago for about £120,000 as a second home for his wife Caroline and children Charles, Chloe, and Catherine. "It won't drain you of money through having to employ an army of French builders."

The recession has hit Mr Steadman's architectural practice in England and he is selling the château for about £450,000 through the Parisian agency, Philip Hawkes (010 331 42 68

111), which specialises in such châteaux. "It may seem a lot but it is incredibly good value compared to an equivalent house in England, and needs nothing spending on it," Mr Steadman says. There is also a cottage in the grounds for the caretaker and his wife.

There are about 30 acres of grounds, with a swimming pool and tennis-court. Half of the land is woodland and the rest a miniature park, with two orchards: one apple, one walnut. A local man tends the apple-trees in return for his fruit and 20 bottles of cider, and the walnuts are enjoyed by the Steadmans themselves.

The house is in the middle of the countryside equidistant from Le Mans and Tours. It is a three-hour drive from Caen, or a four-hour drive from Calais. Paris is two hours by road.



Country life: Ewhurst Place was home to Lord and Lady Baden-Powell during the first world war

Good camping country

For anyone scouting around for a country home in East Sussex, Ewhurst Place, near Robertsbridge, former home of Lord Baden-Powell, the founder of the scout movement, could be exactly what is required.

Built around the turn of the century in the Queen Anne style, the red brick house has Dutch gable ends with classical chimneys and a tarmac drive leading to a turning circle flanked by mature trees including oak, a wood which is very much in evidence inside.

The Baden-Powells took a lease on the property as their country seat in 1913, and moved out reluctantly in 1918 when they could not raise the capital to buy the 68-acre site, which came up for auction after the owner was killed in action.

Now reduced to a more manageable 14 acres, little has changed at Ewhurst Place since Lady Baden-Powell was mistress, if letters she wrote to a former owner are any guide: "I'm picturing you all living on that lovely hill with the enchanting view down across to the old castle and the wider Rother marsh lands... I loved to watch the downs behind the castle. They changed colour continually, mauve one minute, blue the next."

From 200 ft above sea level, the views from the main rooms in the house still extend about 20 miles to Bodiam Castle. The ambience now is less that of a family home than that of a small country hotel, which is not surprising, as the owners are in the hotel trade.

The oak-panelled hall leads into

a 21 ft by 15 ft marble-floored reception hall. The large drawing room, sitting room and dining room, all with carved oak panelling, complete the list of principal ground-floor rooms.

Upstairs, the seven bedrooms, five with en suite bathrooms, are all tastefully and individually decorated. A welcoming bowl of fruit would not look out of place.

HOUSE HUNTER

Ewhurst Place
East Sussex

Another short flight of stairs rises to a number of unrestored attic rooms.

The present owners, the Wades, bought Ewhurst Place three years ago and set about completely restoring it with the intention of opening it as a hotel. As they now need to be closer to their existing hotel in Eastbourne, this idea has had to be dropped, but it could be an option for a future owner, subject to planning permission, as all the work has been done. "But it could also appeal as a large family house," Mrs Wade says.

The principal ground-floor rooms back on to the tiered gardens, the first of which was the setting for the enrolment of Lady Baden-Powell as a Girl Guide by

her husband back in 1916. The lawns to the north of the house lead down to the smaller than expected swimming pool, with the tennis court nearby. Beyond the gardens are two pastures extending to about ten acres.

There is also a modernised detached lodge cottage and a chauffeur's flat. A collection of outbuildings includes two timber cart sheds, and there is also a stable block, believed to be Victorian, which needs restoring.

The house is slightly set apart from the others in the chocolate-box hamlet of Ewhurst Green, but the country pub is within staggering distance and Robertsbridge station is a 20-minute drive away. Connections with London have improved since Lady Baden-Powell complained of having to use the Rother railway branch line for part of the journey. A direct train now speeds to Charing Cross in about an hour and a half, and the A21 trunk link with the M25 is fairly accessible.

Anthony Brooks of the agency GA Town & Country Move admits that if the property were a bit closer to main centres like Tunbridge Wells, the guide price of £595,000 would be rather higher. "But Ewhurst Place has all the ingredients a country house buyer is looking for — main house, pool, plus the views and seclusion. It's a good, solid country house."

GILL ELLIOTT

Further enquiries to GA Town and Country's Tunbridge Wells office (0892 542711)

Old value in the southern valleys



Buyer's France
LANGUEDOC-ROUSSILLON

South and west of Provence, in Languedoc-Roussillon, between the Camargue and the Pyrenees on the Spanish border, there are still properties to restore for less than £20,000, within an hour of the Mediterranean.

Just £26,000 (including agency fees) is the price of this renovated house in a small village (right above), surrounded by rolling hills and forests, south of Limoux in the Aude valley. This is the southernmost part of Languedoc, an hour from the Mediterranean coast and the airport at Perpignan. The Pyrenean ski resort of Font Romeu, the principality of Andorra and the Spanish border can be reached in less than 90 minutes.

The semi-detached, three-storey stone house has been restored and modernised. It has a large kitchen/living room (30 sq m) at



Rural idyll: fully modernised with plenty of room but no garden

ground level, with an "American-style" breakfast bar, exposed stone walls, beamed ceiling and open fireplace; two bedrooms and a bathroom with lavatory on the first floor; and a huge room upstairs that would convert to another two bedrooms — but no garden. The British agent is Rey French Properties, 44 Rectory Lane, Kings Langley, Hertfordshire (0923 270214).

There is growing interest in the Aude valley, inland from Narbonne. This is the wine-growing area of Minervois and Corbières, where the tree-lined Canal du Midi winds through vineyards, past feudal castles and fortified cities.

Old properties in this part of southwest France represent some of the best value available. Village houses, shabby but habitable, usually clustered around a square, a church and a boules pitch, cost from £15,000. Prices for renovated houses with two or three bedrooms and a roof terrace start at £28,000. They rarely have a garden, but often have magnificent views from upper terraces.

Some of the larger properties have been split into several self-contained units, or *gîtes*, to provide an income from letting. With two or three apartments, fully restored, these fetch in the region of £45,000.

There are also a few large farmhouses, with various outbuildings and enough land to keep a few horses. These cost from £40,000 unrenovated and from £80,000 to £200,000 if they have been modernised.

This part of France is easily reached by air, with international airports at Perpignan, Montpellier and Toulouse. A long 12-hour drive from Calais or Boulogne, with an overnight stop, can be avoided by using the Motorail service from Boulogne to Narbonne.

There are a number of special courses on buying property in France. Rutherford's in Chelsea (071-351 4454) organises regular seminars covering all aspects of living and working in France. Adrian and Julie Webb use their own experience in buying a French property to explain the procedures and the pitfalls to prospective purchasers. They run a weekend residential course from their home in Wiltshire (0247 713179), charging £150 for full board and lectures.

CHERYL TAYLOR

A newsletter pinpoints French properties to be auctioned off at knock-down prices

An old Basque proverb says that if you want to sleep soundly, buy a bankrupt's bed. To paraphrase, if you want a bargain home in France, buy a bankrupt's house. But how?

The answer traditionally has been through the courts, which sell the homes of bankrupts by auction; or through notaries who sell properties taken by banks to settle debts.

Snips on the block

But neither notaries nor judges do much to publicise sales.

A weekly newsletter launched this week will change that. It will list about 30 properties each week being sold by the courts, though not by notaries, at bargain-basement

prices. For example, a two-room apartment, with a separate bathroom and lavatory, one minute from the beach in Nice's old town, has a guide price of £8,000. A four-bedroom villa, with terrace, pool and garage, on the edge of a handsome town in the Midi, has just gone for £57,000.

The prices are so cheap because the judges or notaries are only interested in recovering enough money to refund the creditors.

"Their only responsibility is to recover the creditors' money and their own legal costs," Jim Kirby, the newsletter's publisher, says. "Thereafter the price is determined only by the level of interest in a particular property. On average, prices are half what you would pay through an estate agent."

Mr Kirby is launching his newsletter with Argetra Publishing, a German company which has been publishing a German version of the newsletter for the past ten years.

Each property is listed, with the address of the court selling the property, the court official charged

with recovering the debts, how many rooms it has, and the sum that the creditors are seeking. Mr Kirby advises pitching an offer a little above that figure. The subscription is £12 a month, which works out at about 10p a property, and there is a minimum three months' subscription period.

If a subscriber is interested in a particular property, Mr Kirby's Nice-based local agent, who works for his German partners, will do a short report on the house in question. "He will find out something about the area, and whether or not the solicitor or court would accept a cash bid, which is often half the guide price." The fee for the service is £27.50.

"But I would advise all prospective purchasers to come and look for themselves," says Mr Kirby.

The legal fees add to the price of such bargains. A lawyer typically charges about £800 for 15 minutes' work — expensive, certainly, but to be seen in the context of the bargain as a whole.

RACHEL KELLY

Subscriptions through Jim Kirby, The Byron Bay Trading Company (081-740 4300)



Going, going, gone: this villa in the Midi went for £57,000

Palace of varieties

With lots more space for displays, next week's Hampton Court show will be an eye-opener. Francesca Greenoak reports

This year the Hampton Court Palace International Flower Show has four extra acres of display area, which means that for the first time visitors will be able to stroll among exhibits on both sides of the elegant canal, known as the Long Water, which leads the eye up the main path to the palace.

The show, now in its third year and firmly established with more than 800 exhibitors, will be visited by the Queen and other members of the royal family.

There is no doubt that the parkland of Hampton Court, with its fine trees and formal canals, makes for a rather special atmosphere. And the show puts itself out to be visitor-friendly: there are places for rest and refreshments, and a crèche where children aged from two to eight can be deposited.

This year also sees the introduction of a plant crèche, run by Hilliers. This is a French idea, a sort of left-luggage office which enables you to buy plants without having to lug them about all day.

Hardy plants are very accessible: you can walk into most of the life-size gardens, and judging takes into account how well an exhibit "speaks" to the public, from the large aquatic exhibits to the small nursery displays.

New exhibitors are helped with sponsorship and organisation. For example, the sweet-pea growers Diana and Terry Sewell will be making their first appearance with scented varieties such as the pink-petiole Anniversary and pale blue Charlie's Angels.

The Royal National Rose Society is staging its main event, the British Rose Festival, in a marquee beside the Long Water. One of the themes is the scent of modern roses.

After last year's stunning display debut by Marks & Spencer, designed by Jane Packer, I shall be looking out for its garden celebrating the flowers of Europe.

Shillingee Gardens of Surrey, and Hardy's Cottage Garden Plants from Hampshire, are nurseries I encountered for the first time at Hampton Court: both have a superb selection of plants. Also on

my checklist are the National Trust's Tatton Park Japanese garden, the recycling garden of Scotland, and the water garden made by Pantiles Nurseries of Surrey, which specialises in transplanting mature trees and shrubs.

Some displays have a royal theme: the peony specialist Kelways working to a Prince of Wales plum motif, and introducing two new peonies, and the Action Research Garden, "Fit for a Queen", which is based on ideas from children.

A high point of the show should be the exhibit from the National Council for the Conservation of Plants and Gardens, which will display the largest number of National Collections of plants ever assembled. Japanese maples, astilbes, bamboos, ferns and foxgloves, honeysuckle and hydrangeas, species roses, thymes, lavenders and many others will be seen naturally, as if in a beautiful but astonishingly distinctive garden.

Details and travel: The show is open to the public from July 9-12, 10am-7.30pm (6.30pm on final day). £12, OAP £9, child £6. Network SouthEast, the show's sponsor, offers up to £2 off show tickets bought with rail tickets to Hampton Court, Hampton Wick or Kingston upon Thames stations. Rail travellers can buy tickets in advance using credit cards (071-620 1033/1034), or on the day from Waterloo and most larger BR stations. Non-rail visitors can get tickets in advance from Ticketmaster (071-379 4444), or buy tickets at entrances on the day.

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New exhibitors are helped with sponsorship and organisation. For example, the sweet-pea growers Diana and Terry Sewell will be making their first appearance with scented varieties such as the pink-petiole Anniversary and pale blue Charlie's Angels.

The Royal National Rose Society is staging its main event, the British Rose Festival, in a marquee beside the Long Water. One of the themes is the scent of modern roses.

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Living colour: the impressive Help the Aged garden, with gazebo, at the Hampton Court show

HAMPTON COURT SHOW OFFER

This is the last chance for readers to buy tickets for The Times day out at the Hampton Court Palace International Flower Show next Saturday.

Guests will be admitted at 9.30am, (half an hour before the public opening) and have the use of a reserved marquee (where Francesca Greenoak will be happy to meet ticket-holders) for morning coffee and pastries, followed by champagne and canapés.

A complimentary bar will be open from 11am-5pm, and a four-course lunch will be accompanied

by wines, port and brandy. In the afternoon, strawberries and cream will be served.

The show (open to the public from Thursday July 9 to Sunday July 12) includes the spectacular British Rose Festival.

The Times special day tickets cost £82.25 per person, including VAT, car parking and catalogue.

For credit card reservations, please call 081-891 4565.

For show information, call 081-977 0050 during office hours, or 0898 334500 at any time.



Strawberries: start propagation

WEEKEND TIPS

● Peg down strawberry runners (from healthy plants only) into pots set into the soil; transplant new plants in September.

● Water plants in containers each evening during hot weather.

● Dead-head delphiniums, peonies and petunias.

● Take cuttings from tender fuchsias, plumbago and abutilons.

● Earth-up the soil around potatoes to keep out the light and prevent tubers near the surface turning green.

MY PERFECT WEEKEND

JOANNA TROLLOPE

Novelist



Where would you go?

Glasgow. It's a fascinating place, with a great sense of civic pride. It's like going abroad, without all the hassle. I knew it as a child. Even before it was chosen as European City of Culture in 1990 it has always been the most brilliant place. It's everything that a good socialist city should be. And everybody smiles.

How would you get there?

By train, then use cabs, which are half the price of London's.

Where would you stay?

No 1 Devonshire Gardens, a hotel where I've always longed to stay. It's not very hotel-ish; it doesn't even call itself a hotel. The bedrooms are very civilised with fruit and books and no bossy notices. It's like staying in the perfect spare room in somebody's house without having to be nice to anyone.

Who would be your perfect companion?

My husband.

What essential would you take?

My reading glasses.

Which medicines?

Oil of Evening Primrose. It's a great female panacea. You use it for PMT, and it's good for arthritis and the skin. It's the only medicine I've ever taken.

What would you have to eat?

Posh fish such as turbot, wings of skate and red mullet; things too laborious to cook at home.

What would you have to drink?

Fizz.

What would you take to read?

The Towers of Trebizond, by Rose Macaulay. I laugh every time I read it: it opens with a wonderful old woman called Aunt Dot coming back from mass on her camel. It's frightfully intelligent and funny.

What music would you like?

Mozart's Mass in C Minor, with John Gardiner conducting.

What would you watch on television?

I'd hide the thing under a towel.

What film would you watch?

Kind Hearts and Coronets, a wonderful black and white film. Sir Alec Guinness plays eight parts and Joan Greenwood gives one of the most seductive performances I have ever seen. It's sophisticated and very funny.

What luxury would you take?

Our four children.

What piece of art would you like to look at?

Giorgione's Head of a Man, which is in the Kelvingrove art gallery and museum. It is the portrait of a glamorous man looking over his shoulder; it might be Giorgione himself. It was cut from a painting called The Adulteress brought before Christ about 200 years ago.

What would be your least welcome guest?

Anybody with an "issue" who wished to convert me.

Which newspapers or journals would you read?

The Times on Saturday, American Vogue, and I might have time to read The Times Literary Supplement. I would not take The Oldie, it's not jolly enough.

What three things would you leave behind?

My in-tray and my in-tray and my in-tray.

What three things would you most like to do?

One, look at all the pictures in the Kelvingrove gallery, go to the Hunterian art gallery, which has a wonderful Whistler collection, and visit the Burrell Collection. Two, go to the Citizens' Theatre, which was originally a music hall and has been refurbished. Three, have really long baths.

What souvenir would you bring home?

A hundredweight of postcards from all the galleries.

What would you like to find when you got home?

No brown envelopes.

Interview by Rosanna Greenstreet

Joanna Trollope's The Rector's Wife is now available in paperback (Black Swan, £5.99).

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What a lovely load of rubbish

Turning scrap into fashion items has brought success for a Shropshire firm, Candy and Denis Atherton report

There is lots of useful scrap lying around on shop counters these days. Much of it comes from the delightfully named Scrap Scrap organisation, which turns out hats, bags, clothes and jewellery made from the bits and pieces we have all thrown away.

Scrap Scrap's handwork can be found in as many as 120 shops up and down the country. It is also being snapped up by stores in Canada, Germany and Japan.

Everything is marked with a distinctive label and is eagerly bought wherever it appears. That even includes Liberty of Regent Street, London, which has a selection of recycled bags on sale in its Leather Hall.

"All the items are very stylish and colourful," says Richie Franklin of Liberty. "They are very popular and mostly they are bought by people aged under 30: student types who like the idea of recycled wares. We also sell a great deal to American customers, who find it very English and quaint that we recycle materials."

"The bags are made from leather, brocade or velvet and are rucksack and mail-flap in style. We think everything is reasonably priced as well, selling here from £19.95 to £30."

So whose great idea was it to bring yesterday's materials back into the shops as brand spanking new products?

The answer is Jackie Moase. She has a line in rapid-fire chatter that just about keeps up with the speed of her ideas and enthusiasm for the scrap game. At one time an accountant with Laura Ashley, she grew tired of the way "rubbish" is discarded in a modern society. She resigned from her job with Laura Ashley, and decided to do something about it. Scrap Scrap was the result.

Today Ms Moase and her team buy in scrap materials from wherever they can lay their hands on it.



Booming rag trade: Jackie Moase's company, Scrap Scrap, recycles discarded materials into products with international appeal

The best get remodelled into a wide range of items, including those bags and an astonishing selection of stylish and colourful clothing.

Every year the company organises a fashion show for buyers from around the world, which is how Scrap Scrap comes to be selling in Germany and Japan.

"We do not buy in any new materials," Ms Moase says. "We decide what scrap we are going to use and what it will make into. It is all carefully sorted and cleaned by experienced staff. Our big problem is finding enough suitable scrap material. But when we do find it we buy as much as we can lay our hands on."

The raw materials for the magi-

cal conversion work can be anything from hessian sacks, denim and old leather coats to plastic milk cartons. But one item of scrap that pleases Ms Moase more than most is a discarded candlewick bedspread.

"We can't get enough of those at Scrap Scrap," she explains. "As far as we are concerned candlewick bedspreads are magic."

No wonder stores regard her wares as high-risk and adventurous. Some of her recent jewellery output was cleverly reworked from hot water cylinders. Candlesticks and mirrors are made from tin cans, and hats, caps, cushions, rugs and duvet covers from a variety of scrap materials, including unbleached cotton.

At present, Scrap Scrap is heavily into textiles at its craft workshop in Shropshire, where it also has a retail shop, next to the Coalport China museum. Visitors can browse and shop around to their heart's content.

At the workshop old garments are unpicked by hand in a highly labour-intensive operation. "But in keeping with our green image we use only local labour," Ms Moase says. "We don't use any labour from abroad. It is our firm policy to employ only British workers."

Scrap Scrap had a stand at the popular Green Show at the National Exhibition Centre in Birmingham in the spring, where visitors had the opportunity to

compare its specialist skills with those of other entrepreneurs in the conversion trade.

Apart from the concession display at the Liberty store, most of the company's products are carried by small shops scattered up and down the country, from the Isle of Wight in the south to the Shetlands in the far north.

Scrap Scrap is soon to open a new concession at Top Man in Oxford Circus, London, so there will be one more outlet where shoppers can find ways in which to express their green feelings.

For a list of stocks, write to: Scrap Scrap, Unit D4, Mawr Craft Centre, Ferry Road, Jackfield, Shropshire TF8 7LS.

Taking the Mickey in the saleroom

Early Disney memorabilia can fetch breathtaking prices at auction

Walt Disney is arguably the most famous name the world of entertainment has ever produced, and Mickey Mouse its most instantly recognisable symbol. With its proliferation of theme parks, feature films, videos and global merchandising, the Disney operation has captured the imagination of children and adults on a scale its fast-rising founder possibly dreamt about but surely would never have thought possible.

When he died in 1966, even Walt Disney probably had no inkling of how collectable anything to do with his vast organisation would become in the collecting-conscious 1980s and 1990s. Or that original "cells" (celluloids) from the 1930s and 1940s would be considered highly desirable pieces of popular art today.

At a 1986 auction in New York a cel of Mickey Mouse swatting flies in *The Brave Little Tailor* (1938), estimated at £1,400, fetched £11,600. In November 1988 a cel from *The Orphan's Benefit*, an early black-and-white Mickey Mouse cartoon, brought in a record £82,500. The record was shattered last year when a single cel from Disney's first full-length feature, *Snow White and The Seven Dwarfs* (1937), was auctioned in New York for £119,000.

One of the main reasons collecting Disneyana is so popular — apart from the childhood memories certain toys and books evoke — is the availability of the material. Disney products have been on the market since the late 1920s.

Obviously, the older the item and the better the condition, the more it will fetch. Because most collectable Disney artefacts from the 1920s to the 1950s were created for children, and because most children treat their toys with an indifference which would send any serious collector into fits of despair, it is extremely rare to find vintage Disney items in good condition. When they come on the market, they are priced accordingly.

For example, a copy of *The Snow White Sketch Book*, published by Collins in 1938, fetches between £450 and £500 in good condition.

and so does the first *Fantasia* book, published in 1940. In poor condition they are worth about £50.

A 1933 Ingersoll wind-up Mickey Mouse clock will cost about £450, and a 1941 Dumbo cookie jar about £45. If they are in any way damaged, they lose at least a third of their value.

Of course, things from the 1950s are much cheaper to buy. Whereas a Mickey Mouse phonograph manufactured by Emerson in the 1930s is a prize collector's item at £1,000, a Snow White or Alice in

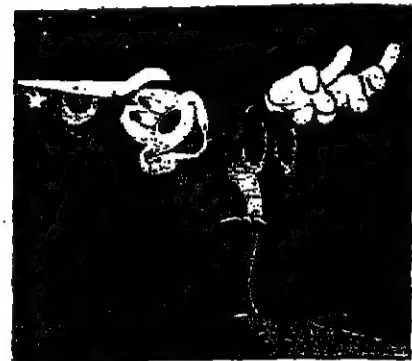
Wonderland 45rpm player made in 1951 can be had for about £80.

The list of collectable Disneyana is endless — from musical toys, tin laundry sets (comprising a wash tub, scrubbing board and clothes rack), pencil sharpeners and badges to the most valuable of all Disney collectables (excluding cels), the wind-up toy.

These clockwork toys, manufactured in Germany and Japan between 1932 and 1942, are hard to find in perfect working condition, and range in value between £8,000 for, say, Horace Horsecollar hauling Mickey (about 1932) and £500 for Pluto pulling Donald along in a cart.

Although it is unlikely that a Photo or Goofy mug purchased at Disneyland in Anaheim, California, or EuroDisney in France will attain the same value in 60 years as a Minnie Mouse doll from the 1930s, it is still worth having. What we take for granted today imperceptibly becomes tomorrow's objet nostalgique.

CLIVE HIRSCHHORN



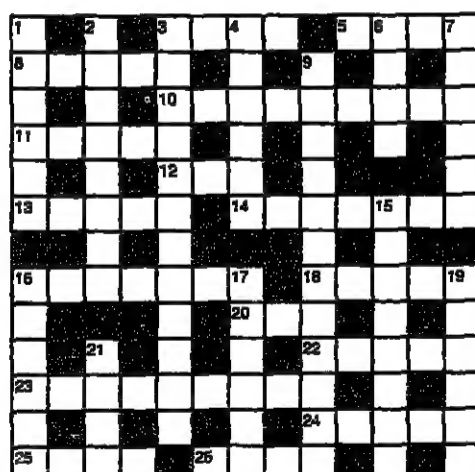
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5 Retail outlet (4)
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11 Deployed (2,3)
12 Nothing at all (3)
13 Dogma (5)
14 Cave way (7)
16 Communique saying (7)
18 Umbilicus (5)
19 Decay (3)
20 Painter's stand (5)
21 Triangular racing sail (6)
22 Harden (5)
24 Noisy (4)

DOWN
1 Drug dependant (6)
2 Insulation (8)
3 Chart and compass racing (12)
4 Milky Way system (6)
6 Cad (4)
7 Encouraged (6)
9 Meanwhile (2,3,7)
11 Men's team tennis trophy (5,3)
12 Men's team tennis trophy (5,3)
13 Security agent (6)
14 Southed (6)
15 Personal bearing (4)

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ACROSS: 1 Sheriff 8 Pong 9 Visual 10 Ordeal 11 Head 12 Canoeist 14 Menly 15 Vulgar 16 Bandages 18 Flab 19 Psyche 21 Borage 22 All 23 Edna 24 Exhale
DOWN: 2 Haute Seaside 3 Roundhead 4 Fall guy 5 Frown 6 Odd 7 Guardian angel 13 Call forth 15 Visible 17 Great 20 Col

WINNING MOVE

By Raymond Keene, Chess Correspondent

This position is from the game Dorfman - Romanishin, Gienegasse 1977. The doubled white pawns mean that his king is dangerously exposed. How did black capitalise?

Solution to last Saturday's competition:
1... Qxh3+
The winners are: R. Linden-Kelly, London E1; G. Lee, Darras Hall; P. Lardlaw, Cambridge.

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CHANNEL 4

2.00	Gardeners' Question Time: Members of the Royal Horticultural Society of Great Britain put their questions to the experts	believe that Presley is still living (though, inexplicably, playing 'hole-in-the-hole' on the home greatest person to walk the earth since Jesus. It is the mythical edifice his fans have erected around Presley's name that Ted Hammond's documentary explores – although to the exclusion of his fame as a phenomenon of the rock 'n' roll scene. "The next best thing to God," he once says of him tonight. More accurately, the guide to Presley's homesite says its occupant was "turning a deaf ear to his socks, tales of his life."	
2.30	20th Century Waterson. A romance by Sue Ashby. Emma's arrival on the Farland farm thrusts Jess's story from the past into the present. With Kathryn Hunt and Colin Kempton (s) (r)		
3.00	The Radio Programme (s)		
3.30	News: Analysis. Peter Hennessy chairs a discussion		
4.00	Top of the Pops (r)		
4.47	David Devil: The Ecstasy of Gold. The first of six dramatic tales set in South Africa by Vaughan Purvis (s)		
5.00	News: Continues: Cliff Curtis's coronation and his journey along the Suffolk coast (s)	11.00	Fourth Column Revisited, with Simon Hogarty
5.40	Ship on a Shining Arm: Nippon in the Box. Phil Smith champions the cause of honesty and decency (s)	11.30	Seeds of Faith: Truth and Rock and Roll – Pignagnone. Tony Lesser portrays the human condition in poetry, words and music (s)
5.50	News: Continues: The weather	12.00	12-34am News, 12 and 12.30
6.00	Six O'Clock News	12.45	World Service (all only)

REQUENCIES: Radio 1: 1053kHz/285m; 1089kHz/275m; FM 97.6-99.8;
Radio 2: FM 89-90.2; Radio 3: FM 90.2-92.4; Radio 4: 188kHz/1515m; FM
92.4-94.6; Radio 5: 693kHz/433m; 909kHz/330m; LBC: 1152kHz/261m; FM
97.3; Capital: 1548kHz/194m; FM 95.8; GLR: 1458kHz/206m; FM 94.9;
World Service: MW 648kHz/463m

